



City of Bloomington, IN 2022 Annual Action Plan for the U.S. Department of Housing & Urban Development (HUD)

Public comment period: March 14-April 15, 2022

Please send written comments to:
hand@bloomington.in.gov or to:

Housing and Neighborhood Development
ATTN: John Zody
P.O. Box 100
Bloomington, IN 47402

Or call
812.349.3420

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Bloomington is an entitlement community selected by the U.S. Department of Housing and Urban Development to receive an annual allocation of Community Development Block Grant (CDBG) and HOME Investment Partnership Program funds. As the administering agency of these funds, the Housing and Neighborhood Development (HAND) department enhances the quality of life for Bloomington residents by developing programs, services, and partnerships to preserve community character, promote affordable housing and encourage neighborhood vitality. The programs that are administered through this office are focused on low-moderate income persons and neighborhoods. As a recipient of federal funds, the City of Bloomington is required by HUD to produce a Consolidated Plan and Annual Action Plan (AAP). HAND is responsible for drafting and administering these plans.

Each year, HAND outlines in the Annual Action Plan how it will use the funds to meet the goals outlined in the Consolidated Plan. The current Consolidated Plan 2020-2024 can be found at <https://bloomington.in.gov/grants/community-development-block-grants/consolidated-plans>. This is the third Action Plan under this Consolidated Plan. The project goals outlined in the Action Plan were determined in 2022 after by the City of Bloomington's Citizen Advisory Council (CAC), the City Redevelopment Commission and finally the Bloomington Common Council. This is a citizen-driven decision-making process implemented by HAND in 1997. This process gives citizens an opportunity to weigh in on the use of HUD funds by either being a part of the CAC or attending one of the four public hearings held throughout the CAC process.

Additionally, housing assistance is provided to meet the needs of existing homeowners, renters and new homebuyers through a variety of programs administered by HAND. The housing programs are designed to restore and preserve the City's historic housing stock, support qualified homebuyers and help our senior population age in place.

The 2022 AAP was made available for public review and comment on the City of Bloomington's website, at City Hall in the offices of the Housing and Neighborhood Development Department and the Monroe County Public Library. The public comment period was thirty days, and copies remain available for public review.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

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The programs that are part of the Annual Action Plan play a vital part in the City's efforts to sustain neighborhoods stability, prevent homelessness, and ensure affordable housing for people from all walks of life and in all stages of life. These programs will meet the following strategies identified in the 2020-2024 Consolidated Plan.

Strategy 1: Increase the number of affordable housing units.

Strategy 2: Improve existing owner-occupied structures and rental units for low- to moderate-income individuals/families.

Strategy 3: Create or improve infrastructure in target areas.

Strategy 4: Improvement of Public Facilities.

Strategy 5: Public Service Assistance.

In an effort to achieve these strategies, the City's allocation priorities will benefit low to moderate income households across Bloomington. Approximately seventy-one percent (71%) of our CDBG physical improvement funds will be specifically dedicated to projects that directly benefit low-income households. Additional funds will be invested in neighborhood improvements in qualified census tracts. These improvements will include everything from solar panel installation to sidewalk upgrades and ADA compliance enhancement. The Public Housing Authority (PHA) (specifically the Bloomington Housing Authority, or BHA) will once again receive funding, this time for solar panels to increase energy efficiency. With the BHA in the midst of RAD conversion, the extent and targeting of the BHA may alter in future years. HOME funds will be invested in the development and rehabilitation of affordable owner-occupied units and rental units and tenant based rental assistance. Existing housing programs include HAND's Emergency Home Repair grant, HAND's Home Modification for Accessible Living and HAND's Owner-Occupied Rehabilitation loan program. For 2022 social services, particular emphasis was placed on food insecurity, emergency services and youth through funding programs such as Beacon Inc., Hoosiers Hills Food Bank and the Crestmont Club of Boys and Girls Club.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

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Each year the City prepares a Consolidated Annual Performance Evaluation Report (CAPER). This report is submitted to HUD within ninety (90) days after the start of the new program year. Copies of previous years CAPERs are available for review at <https://bloomington.in.gov/housing/notices>. The FY 2020 CAPER was submitted to HUD in November 2021 following an extension required due to the awarding of CV-3 funds to local agencies. In the FY 2020 CAPER, the City of Bloomington expended one-hundred percent 100% of its CDBG funds to benefit low and moderate income persons. The City expended 15% of its funds during the FY 2020 CAPER period on public services, which is less than the maximum of 15% allowed. The City expended 13.82% of its FY 2020 regular CDBG funds on Planning and Administration, which is below the statutory maximum of 20%. For CV-3, the City expended less than 1% on Planning and Administration. The City was under the required 1.5 maximum drawdown ratio.

The City uses input from the community during the CAC process and the CAPER as evaluation tools to identify goals and projects each year. Additionally, each grant applicant is required to tie their grant requests back to the goals outlined in the Consolidated Plan. We then use outcomes from each project to track the overall performance of our CDBG and HOME programs.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Housing and Neighborhood Development department initiates various mechanisms to engage the community through its Citizen Advisory Council (CAC) and consultation processes for the Consolidated Plan. Community members play an active role in the decision-making process through four public meetings held during the CDBG allocation process outlined in Section 1 and during the four public meetings held as part of the 2020-2024 Consolidation Plan planning process. Additionally, the draft Annual Action Plan is made available for comment via the HAND website, HAND office and Monroe County Public Library. Citizens are provided a 30-day comment period on the AAP. During the past year during the pandemic, public meetings have been limited to virtual.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

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City staff have been engaged heavily in community efforts to lift up our social service network during the past year. This includes the formation of the Heading Home Initiative in partnership with our local United Way and Community Foundation to tackle housing insecurity in our community. There has also been a concerted effort to engage the community on rental assistance efforts available through the

American Rescue Plan Act (ARPA). In doing so, community stakeholder and citizen participation has been activated.

For background regarding formation of the Consolidated Plan, the Housing and Neighborhood Development Department did a variety of activities to ensure broad citizen participation in the Consolidated Plan Process. On October 1, 2019, HAND mailed out a survey to 700 random addresses throughout the community. Eighty-two were returned by the Post Office as undeliverable. Two-hundred Seventy-three surveys were completed which is a 44.1% return rate. A survey to 250 Section 8 assisted tenants and Bloomington Housing Authority residents was mailed on October 30, 2014. Thirty-eight were mailed back and 48 were deposited in a sealed box at the Bloomington Housing Authority office which is a return rate of 15%.

HAND conducted series of focus groups on five relevant topics: Community Development, Economic Development, Homelessness, Social Services and Affordable Housing. The focus groups were advertised through the Herald-Times and on the City's webpage. HAND conducted a series of discussions with key community members.

6. Summary of comments or views not accepted and the reasons for not accepting them

The public comment period was open from March 14, 2022, to April 15, 2022. Any public comments received are listed under AP-12, Participation.

7. Summary

Following the 30 day comment period, public input will be placed in this section.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role		Name	Department/Agency
CDBG Administrator		BLOOMINGTON	Housing and Neighborhood Development Department
HOME Administrator		BLOOMINGTON	Housing and Neighborhood Development Department

Table 1 – Responsible Agencies

Narrative (optional)

Consolidated Plan Public Contact Information

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

HAND staff coordinate with numerous boards, non-profit agencies, health and housing service providers, and community members to provide a comprehensive suite of services to the community. We coordinate with a variety of stakeholders to provide input in to our Consolidated and Annual Action Plans, to coordinate various housing services to the homeless, those seeking housing, and providing housing assistance services. This coordination takes on many forms from the sharing of information, to attending each other respective board meetings, to providing statistical information on housing needs within the Bloomington community. A more unique and intentional activity during the past year was our activity surrounding rental assistance. The department engaged elected officials and others to do outreach activities to the community to raise awareness of rental assistance available through the Indiana Housing and Community Development Authority (IHCD) via the American Rescue Plan Act (ARPA).

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

Below are a few of the boards, committees and organizations we coordinate with to better meet the needs of our community:

South Central Housing Network (SCHN) -- SCHN is a consortium of housing providers, of which HAND is a member, that oversee Region 10's Continuum of Care. Approximately 25 organizations are part of the South Central Housing Network and they are currently implementing the Heading Home Plan, a ten year plan to end homelessness. SCHN meets monthly to discuss Regional housing and homeless concerns.

Bloomington Housing Authority (BHA) Board -- At least one HAND staff member attends each monthly BHA board meeting in an effort to better coordinate programs and efforts designed to address affordable housing. This coordination allows both our agencies to address housing and supportive services comprehensively across the city. The HAND Department is also partnering with the BHA on the formation of a Community Land Trust (CLT) to create an additional vehicle for affordable housing, and the creation of a Landlord Risk Mitigation Fund to help open opportunities for high-risk renters to obtain housing in our community. Finally, the BHA is a partner in a potential permanent supportive housing project that, if realized, will be located in a historic building on the site of the former Bloomington hospital, on land that will be owned and developed by the City of Bloomington.

Monroe County Apartment Association -- HAND regularly presents at the Monroe County Apartment Association (MCAA) and has held Landlord Expos to inform landlords about affordable housing and

Section 8 programs. Our goal is to put a face to affordable housing and help landlords understand the importance of providing affordable housing in our community.

Heading Home Initiative – City of Bloomington staff, including HAND, are involved in the effort known as the “Housing Security Group”, which has been formalized organizationally under the United Way of Monroe County. The organization’s mission is to implement the Heading Home Initiative Plan, which was a collaborative effort over the past year in our community to make homelessness rare, brief and non-repeating (the plan can be viewed here:

https://www.monroeunitedway.org/sites/monroeunitedway.org/files/Heading-Home-2021_FNL-071921.pdf) The City of Bloomington has committed \$2.7 million in ARPA funding to support these efforts, and the HAND Department Director, the Mayor and the Director of the City’s Community and Family Resources Department are involved in the ongoing efforts of this group.

Homebuyers Club -- HAND provides a homebuyers class three or four times per year. During these classes we coordinate with banks, title companies, realtors, and other housing professionals to provide educational materials for new homebuyers. These classes provide opportunities for people to learn more about becoming a homeowner and qualifies each participant for down payment assistance (income qualifications apply).

R101 – The HAND Department will be restarting its “R101” program to help educate renters in our community. This will be done in partnership with HAND’s Neighborhood Services Program staff, as well as the Bloomington Housing Authority to help assist tenants in Landlord Risk Mitigation Fund programming.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

As mentioned previously, the City of Bloomington is heavily involved in the Housing Security Group, which seeks to make homelessness rare, brief and non-repeating. In further efforts to address homelessness in Bloomington, HAND supports several non-profits both financially and in an advisory role. Below is a list of the agencies we support, a description of their services and how HAND supports each organization. Additionally, each of these organizations is a member of the South Central Housing Network. As stated previously, the South Central Housing Network is the local organization which coordinates the Continuum of Care for the area.

Crawford I & II Apartments/Homes -- HAND provided a HOME subsidy to the construction of Crawford II Apartments which provides permanent supportive housing for individuals experiencing homelessness. Life Designs completed the low-income housing tax credit project in December 2017 that has 35 permanent supportive housing units at the site directly adjacent to the Crawford Apartments. The Crawford development will soon be under new general partner ownership with new property

management in place, and the HAND Department – both through our funding programs and our City rental inspection program, is a partner in efforts to maintain this project and make it successful.

Middle Way House, Inc. -- Middle Way House is the local shelter for women who are victims of domestic violence. This non-profit provides both emergency shelter and 24 transitional housing units for its clientele. HAND has provided financial assistance through CDBG and HOME for this organization.

Amethyst House -- Amethyst House provides transitional housing and supportive services for women and men ages 18 and over with chemical dependency and/or gambling addiction. Additionally, Amethyst House provides outpatient treatment. They have received Jack Hopkins Council Social Service funding (general fund) and Community Development Block Grant funds to support these services.

Shalom Community Center, a program of Beacon, Inc. -- Shalom is a day center for individuals and families experiencing homelessness. They have received Jack Hopkins Council Social Service funding and Downtown Outreach funds (general fund) which is administered by HAND.

New Hope for Families -- New Hope is a family shelter located in Bloomington, Indiana. This organization provides temporary shelter for homeless families in Bloomington and Monroe County. HAND has supported this organization with Jack Hopkins Council Social Service funding, Downtown Outreach (general fund) and CDBG funds to rehabilitate two houses as overnight shelters. Additionally, the City will be providing \$250,000 in ARPA funds to support construction of the agency's Supportive Services Suite in its new family shelter and childcare center, set to break ground in April 2022.

Stepping Stones program (Centerstone) -- The Stepping Stones program operated by Centerstone provides transitional housing and supportive services for homeless youth between the ages of 16 to 20, many who have discharged out of foster care and into homelessness. In the past this program has received Jack Hopkins Council Social Service funding (general fund) which is administered by HAND.

Kinser Flats (Centerstone) -- The City, through the HAND Department, provided HOME dollars to support the construction of the Kinser Flats permanent supportive housing development. This 50-unit apartment building is under the ownership of Centerstone, and provides ongoing case management and treatment for residents.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The City of Bloomington does not receive ESG funds.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Bloomington Housing Authority
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HAND coordinated with BHA to gather input from residents of public housing and Section 8 regarding the Consolidated Plan. Their input was incorporated in the goals of the Plan. Additionally, HAND has funded the renovation of several public housing units with CDBG funds and is partnering with the BHA on a Landlord Risk Mitigation fund, as well as the development of a Community Land Trust (CLT).
3	Agency/Group/Organization	Middle Way House, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is part of the South Central Housing Network and as such, provide input on the homelessness strategy implemented via the Consolidated Plan and the Region 10's Continuum of Care plan.
4	Agency/Group/Organization	AMETHYST HOUSE
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Amethyst House assists persons struggling with alcohol and drug dependence. As part of the South Central Housing Network, HAND is able to consult with this organization regarding the Region 10's Continuum of Care and the Consolidated Plan.
6	Agency/Group/Organization	LifeDesigns, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is part of the South Central Housing Network and as such, provide input on the homelessness strategy implemented via the Consolidated Plan and the Region 10's Continuum of Care plan. Beacon, Inc. provides services ranging from counseling for jobs, housing and health needs, as well as case management at the Crawford permanent supportive housing units in Bloomington.
7	Agency/Group/Organization	Monroe County Community School Corporation
	Agency/Group/Organization Type	Services-Children Services-Education Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MCCSC is the largest school district in Monroe County. They share their concerns about serving students from households that live on the move and student issues. MCCSC provided input on the Consolidated Plan regarding children at risk of homelessness. In the past year, the City has discussed the housing needs of the MCCSC workforce, specifically the provision of workforce housing in our community.
8	Agency/Group/Organization	SOUTH CENTRAL CAP
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As part of the South Central Housing Network, SCCAP provides input regarding the Region 10's Continuum of Care and the Consolidated Plan. SCCAP provides housing, housing assistance and childcare services. In 2022, the City hopes to work more with SCCAP on the issue of affordable housing, specifically regarding homeownership (both new and how we can keep people in their homes).
9	Agency/Group/Organization	New Hope Family Shelter, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As part of the South Central Housing Network, New Hope provides input regarding the Region 10's Continuum of Care and the Consolidated Plan. New Hope offers housing opportunities and supportive services to chronically homeless families and individuals. The agency is currently constructing the city's only family shelter, on which the City of Bloomington is a major partner.
10	Agency/Group/Organization	Monroe County Probation Office
	Agency/Group/Organization Type	Services - Housing Services-homeless Other government - County
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is part of the South Central Housing Network and the Downtown Outreach Advisory Committee. The Monroe County Probation Office offers assistance to agencies that serve homeless and chronically homeless persons. They, along with the Bloomington City Police Department are consulted to help provide information and be a part of coordination regarding Corrections programs.
11	Agency/Group/Organization	Monroe County Public Library
	Agency/Group/Organization Type	Services-Education Services-Employment Other government - County

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As part of both the South Central Housing Network and the Downtown Outreach Advisory Committee, this organization provides input regarding the homeless strategy in Bloomington. Monroe County Public Library serves as a gathering place for many homeless and chronically homeless persons.
12	Agency/Group/Organization	HABITAT FOR HUMANITY OF MONROE COUNTY
	Agency/Group/Organization Type	Housing Services - Housing Business Leaders Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As part of the South Central Housing Network, this organization provides input regarding affordable housing issues across the city. Habitat for Humanity provides homebuyer opportunities for income eligible households and is a major partner for HOME funds with the City of Bloomington, more recently on the development of Habitat's Osage Place neighborhood (60 homes).

Identify any Agency Types not consulted and provide rationale for not consulting

***This section of the IDIS system is not functioning properly and is not allowing work to be saved. Five more organizations are being added to this section that WERE CONSULTED. Ideally they would be entered above, but are entered below in this section.

1. IU HEALTH BLOOMINGTON HOSPITAL/POSITIVE LINK

Services: Housing, Persons with HIV/AIDS

Regional Organization

Civic Leaders

Plan Section: Homelessness Strategy

Provides comprehensive case management services for all residents of HOPWA and Supportive Housing Programs. Part of housing network group that provides input into the homelessness strategy for the community. The City of Bloomington is also purchasing the former IU Health hospital site and will be developing the 24 acres into a new neighborhood, known as “Hopewell”. There are projects to have approximately 800 units of affordable housing on this site.

2. MONROE COUNTY HEALTH DEPARTMENT

Services: Housing, Children, Health, Education

Health Agency

Other government - County

Plant Section: Lead-based Paint Strategy

Monroe County Health Department -- HAND is in regular contact with the local health department on matters ranging from rats to lead to mold to radon. HAND pays particularly close attention to potential lead poisoning as part of this collaboration, and recently trained additional staff on lead practices. Though HAND also conducts its own lead assessments at times, it obtains data from the health department in identifying addresses where children have been lead-poisoned.

3. COMMUNITY FOUNDATION OF BLOOMINGTON/MONROE COUNTY

Services: Housing, Children, Elderly Persons, Health, Education, Employment

Foundation

Business and Civic Leaders

Plant Section: Housing Needs Assessment, Economic Development

The Community Foundation is a major partner, along with the City of Bloomington, in the Heading Home Initiative, a plan to make homelessness rare, brief and non-repeating.

4. UNITED WAY OF BLOOMINGTON

Services: Services: Housing, Children, Elderly Persons, Health, Education, Employment, Homeless

Regional Organization

Plan Section: Housing Needs Assessment, Homeless (all categories)

The United Way is the agency holding funds and staff for the implementation of the Heading Home Plan, in addition to the work it does with its partnering agencies to bolster the community's social service network.

5. MONROE COUNTY APARTMENT ASSOCIATION (MCAA)

Services: Housing

Civic Leaders

Plan Section: Housing Needs Assessment

HAND works with the MCAA throughout the year to identify partnerships to educate tenants and landlords on housing policy in Bloomington – primarily as it relates to our ongoing working relationship on the City's Rental Inspection Program. The MCAA is also a helpful resource to disseminate information to tenants in need of housing.

ADDITIONAL NARRATIVE:

While broadband access is largely covered throughout the City of Bloomington and providers such as the Bloomington Housing Authority exist (through the provision of a computer lab for program beneficiaries), the City of Bloomington HAND Department can put forth more effort in the succeeding months to ensure broadband access is discussed in affordable housing projects that are coming online (including Kinser Flats, a wrap-around services facility that just opened with 50 units). Broadband access continues to be a priority of the Hamilton Administration. In Nov. 2021, the City of Bloomington signed a letter of intent with Meridiam to begin construction on high-speed Internet across the city of Bloomington.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	South Central Housing Network	Both plans goal is to increase the amount of affordable housing within the Bloomington/Monroe County area.
Metropolitan Planning Organization	City of Bloomington Planning Department	The MPO exists to provide oversight on future infrastructure improvements projects within the county. We coordinate our future physical improvement projects with the overall MPO needs of the city.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

** Similar to the section above, the IDIS system is not allowing work to be saved for some reason, so two additional planning efforts are stated below.**

3. HEADING HOME PLAN

Lead Organization(s): United Way of Monroe County & Community Foundation of Bloomington/Monroe County

Plan developed through long-term process to make homelessness in our community rare, brief and non-repeating. Being administered by program staff and stakeholder group more commonly known as the “Housing Security Group”.

4. 2020 BLOOMINGTON HOUSING STUDY

Lead Organization: City of Bloomington HAND Department

The 2020 Housing Study was commissioned by the City of Bloomington HAND Department to study housing affordable opportunities over the next decade.

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Every year, HAND convenes the Citizen Advisory Council (CAC) to review Community Development Block Grant (CDBG) applications. The CAC is made up of members from the City Council, the Redevelopment Commission, and community members appointed by the Mayor. Half of the CAC reviews physical improvement applications and other half reviews social service applications. An informational meeting was held on September 11, 2020, for interested parties not familiar with the CDBG process. Letters of Intent were due on October 18, 2021, and a mandatory technical assistance meeting was held for all new applicants on October 28, 2021 at 10:00AM. New applicant attendance is mandatory. The CAC held an Organizational meeting on December 9, 2021. The CAC for Physical Improvements received applicant information packets on December 13, 2021. The CAC held public hearings for Physical Improvement applicants on January 6, 2022, and for Public Service applicants on January 11, 2022. The allocation recommendations were reviewed by the Redevelopment Commission at a public meeting on February 7, 2022, and by the City Council on March 2, 2022. The City Council meeting on March 2, 2022, was also televised on CATS. We received no comments at any of the public hearings.

HAND provides on-going, year-round technical assistance on HOME funded programs. Those programs are outlined on our webpage at www.bloomington.in.gov/housing/loans and in our procedural manual. HAND staff members will meet with HOME applicants individually to review their projects and assist them in developing an appropriate application, if necessary.

As outlined above, the CDBG process is a citizen-driven process and the CDBG allocations are based on the recommendations of that committee. The Redevelopment Commission reviews all program guidelines for approval which provides the community an opportunity to provide input into the development of both CDBG and HOME funded programs. In order to keep updated on various community issues and concerns, HAND staff members attend community meetings and events to provide ample opportunity to engage with members of the public. We also host a listserve of over 700 emails which we use to send out regular HAND Update emails.

The draft Annual Action Plan is made available for public comment via the City website and hard copies of the plan are available at our office and at the Monroe County Public Library. The plan was available from March 14, 2022, to April 15, 2022, (30 days) for public input. Copies remain accessible. Citizens were asked to submit their questions and/or comments via email to hand@bloomington.in.gov or phone at 812-349-

3420. All comments and questions were documented and outlined below. The public comment period was advertised in the Bloomington Herald Times on March 14, 2022.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Persons or organizations that serve low income persons.	This was a public meeting open to any person or organization that wanted to learn more about HUD funding from CDBG and HOME funds.	There were no public comments received.	There were no public comments received.	
2	Public Meeting	CDBG applicants	Technical assistance meeting to educate applicants for CDBG funding.	There were no public comments.	There were no public comments.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Newspaper Ad	Non-targeted/broad community	Availability of the Annual Action Plan was published in the local newspaper, placed on the city's website and a copy placed in the Indiana Room of the public library and their website for public comment. A hard copy was also made available at the HAND office front desk.			
4	Public Hearing	Persons or organizations that serve low and moderate income households	Citizens' Advisory Committee (CAC) for CDBG, CDBG applicants and members of the public.	There were no public comments.	There were no public comments.	
5	Public Hearing	Persons or organizations that serve low and moderate income households	Bloomington Redevelopment Commission held a public hearing for the 2022 CDBG allocations.	There were no public comments.	There were no public comments.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Hearing	Persons or organizations that serve low and moderate income households	Bloomington City Council held a public hearing to discuss the 2022 CDBG allocations.			

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of Bloomington is awaiting formal notification of specific resource amounts, and conducted our Citizens Advisory Committee (CAC) process based on estimates. Allocation plans to account for increases or decreases in actual granted amounts were a part of approved funding resolutions.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	900,000	0	200,000	1,100,000	1,800,000	Expected annual allocation of regular CDBG funds.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	564,324	0	0	564,324	1,128,648	Annual allocation of HOME funds, excluding HOME ARP (PJ is in the planning stages of HOME ARP allocation plan).
Other	public - federal	Admin and Planning Public Services	0	0	0	0	0	

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Subrecipients will leverage these funds with private donations, as well as funds on hand to administer the public service and physical improvement projects. Bloomington is not required to have a match for HOME dollars.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

In the coming years, the City will be leveraging private investment with publicly-owned property at the former IU Health Bloomington Hospital site, as well as at a 7.5 acre development intended to develop 45 lots of housing, a least 50% of which is intended to be affordable.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing rehabilitation	2020	2024	Affordable Housing	City-wide CDBG-eligible areas	Improve Access to Affordable Housing	CDBG: \$219,063	Rental units rehabilitated: 32 Household Housing Unit
2	Homeownership assistance	2020	2024	Affordable Housing	City-wide CDBG-eligible areas	Improve Access to Affordable Housing	HOME: \$200,000	Homeowner Housing Added: 5 Household Housing Unit
3	Affordable rental housing	2020	2024	Affordable Housing	CDBG-eligible areas	Improve Access to Affordable Housing	HOME: \$50,000	Tenant-based rental assistance / Rapid Rehousing: 15 Households Assisted
4	Grant administration	2020	2024	Affordable Housing	City-wide	Improve Access to Affordable Housing	CDBG: \$180,000 HOME: \$56,432	Other: 84119 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Improve public infrastructure	2020	2024	Non-Housing Community Development	City-wide	Public Facilities and Infrastructure Improvement	CDBG: \$250,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 84119 Persons Assisted
6	Improve public facilities	2020	2024	Non-Housing Community Development	City-wide	Public Facilities and Infrastructure Improvement	CDBG: \$255,937	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5900 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 16 Households Assisted
7	Services for community members in need	2020	2024	Non-Housing Community Development	CDBG-eligible areas	Public Services	CDBG: \$37,750	Public service activities for Low/Moderate Income Housing Benefit: 1060 Households Assisted
8	Services improving quality of life of residents	2020	2024	Non-Housing Community Development	City-wide CDBG-eligible areas	Public Services	CDBG: \$67,500	Public service activities other than Low/Moderate Income Housing Benefit: 18100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Housing/services to the homeless/ near-homeless	2020	2024	Homeless	City-wide CDBG-eligible areas	Homelessness	CDBG: \$93,750	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 315 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 45 Households Assisted Public service activities for Low/Moderate Income Housing Benefit: 225 Households Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Housing rehabilitation
	Goal Description	
2	Goal Name	Homeownership assistance
	Goal Description	
3	Goal Name	Affordable rental housing
	Goal Description	

4	Goal Name	Grant administration
	Goal Description	
5	Goal Name	Improve public infrastructure
	Goal Description	
6	Goal Name	Improve public facilities
	Goal Description	
7	Goal Name	Services for community members in need
	Goal Description	
8	Goal Name	Services improving quality of life of residents
	Goal Description	
9	Goal Name	Housing/services to the homeless/ near-homeless
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

The following is a list of CDBG and HOME activities that the City of Bloomington will undertake in PY 2022. These projects represent investment in the community after a competitive and public process approved by the Bloomington Common Council on March 2, 2022.

Projects

#	Project Name
1	CDBG Social Services: Beacon Inc.
2	CDBG Social Services: Community Kitchen
3	CDBG Social Services: Boys & Girls Clubs of Bloomington
4	CDBG Social Services: Middle Way House
5	CDBG Social Services: Hoosier Hills Food Bank
6	CDBG Social Services: Mother Hubbard's Cupboard
7	CDBG Social Services: New Hope for Families
8	CDBG Social Services: New Leaf New Life
9	CDBG Physical Improvements - Bloomington Cooperative Living 404 W Kirkwood
10	CDBG Physical Improvements - Boys & Girls Club 1111 W 12th St
11	CDBG Physical Improvements CBU Bioretention ponds
12	City of Bloomington Engineering - Adams St Sidewalk
13	CDBG Physical Improvements- LifeDesigns Housing Options 1 Rehab
14	CDBG Physical Improvements- MCUM Siding 827 W 14th Ct
15	CDBG Physical Improvements- New Hope For Families Solar Panels
16	CDBG Physical Improvements- SHCDC Solar Panels Miller Dr
17	CDBG Physical Improvements- Tandem Birth Center Exterior Accessibility Improvements
18	HOME Admin
19	CHDO
20	HOME Rental Activities
21	HOME Homeowner Activities
22	CDBG Admin

Table 7 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG Social Services: Beacon Inc.
	Target Area	City-wide
	Goals Supported	Housing/services to the homeless/ near-homeless
	Needs Addressed	Public Services
	Funding	CDBG: \$16,875
	Description	Staffing assistance for Friend's Place Emergency Shelter. 03T Homeless/AIDS Patients Programs. Objective: Benefit to low- and moderate- income (LMI) persons
	Target Date	5/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	Total Clients are estimated to be 225, with 100% being low to extremely low income.
	Location Description	The activities will be city wide.
	Planned Activities	Staffing of the shelter for a program manager and team lead who will be actively engaged in case management along with assistance for 2 shelter monitors.
2	Project Name	CDBG Social Services: Community Kitchen
	Target Area	City-wide
	Goals Supported	Services improving quality of life of residents
	Needs Addressed	Public Services
	Funding	CDBG: \$16,875
	Description	Provide public services that serve low-income individuals and families and provide a safety net for community members in need. HUD Matrix Code: 05W Food Banks. Objective: Benefit to low- and moderate-income (LMI) persons
	Target Date	5/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	3,700 clients are estimated to be served in the free meals program 100% of which will all be low to extremely low income.
	Location Description	

	Planned Activities	Provide free nutritious meals, warm and reheatable to anyone in need. Sack meals and healthy snacks will be delivered to low income children in youth programs at other agencies and lunches and backpack buddies to low income children during the summer. Community Kitchen will provide weekday delivered meals to HIV+ individuals and seniors who need food assistance.
3	Project Name	CDBG Social Services: Boys & Girls Clubs of Bloomington
	Target Area	City-wide
	Goals Supported	Services improving quality of life of residents
	Needs Addressed	Public Services
	Funding	CDBG: \$16,875
	Description	Funding for after-school programs staff to expand academic success, healthy lifestyles, and leadership programs. 05L Child Care Services. Objective: Benefit to low- and moderate- income (LMI) persons
	Target Date	5/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that the program will serve 400 children in the program. 90% will be low-moderate income or below with the majority falling in the extremely low, and low income income ranges.
	Location Description	
4	Planned Activities	Funding assistance for the Academic success director, healthy lifestyles director, and inclusion director to full time in order to mentor students for leadership, nutrition, and achieving academic success as part of their after school care program.
	Project Name	CDBG Social Services: Middle Way House
	Target Area	City-wide
	Goals Supported	Services for community members in need
	Needs Addressed	Public Services
	Funding	CDBG: \$16,875
	Description	05G Services for victims of domestic violence, dating violence, sexual assault orstalking. Objective: Benefit to low- and moderate- income (LMI) persons
	Target Date	5/31/2023

	Estimate the number and type of families that will benefit from the proposed activities	330 people are estimated to be served by this program. 97% of which will be low to extremely low income households.
	Location Description	
	Planned Activities	Provide supportive services and emergency shelter to women and their children fleeing domestic violence. HUD Matrix Code: 05G Services for Victims of Domestic Violence, Dating Violence, Sexual Assault, or Stalking. Objective: Benefit to low- and moderate- income (LMI) persons
5	Project Name	CDBG Social Services: Hoosier Hills Food Bank
	Target Area	City-wide
	Goals Supported	Services improving quality of life of residents
	Needs Addressed	Public Services
	Funding	CDBG: \$16,875
	Description	Food Distribution Program. 05W Food Banks. Objective: Benefit to low- and moderate- income (LMI) persons
	Target Date	5/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	The food distribution program distributes food to an estimated 91 agencies.
	Location Description	
6	Planned Activities	Collect food from grocery stores, wholesale companies, restaurants, farms, their own garden, and food drives to be able to distribute it to partner agencies serving people with low-incomes, children, seniors and the ill.
	Project Name	CDBG Social Services: Mother Hubbard's Cupboard
	Target Area	City-wide
	Goals Supported	Services improving quality of life of residents
	Needs Addressed	Public Services
	Funding	CDBG: \$16,875

	Description	Food Pantry Program. 05W Food Banks. Objective: Benefit to low- and moderate- income (LMI) persons
	Target Date	5/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	There will be 14,000 clients served by this program.
	Location Description	
	Planned Activities	
7	Project Name	CDBG Social Services: New Hope for Families
	Target Area	City-wide
	Goals Supported	Housing/services to the homeless/ near-homeless
	Needs Addressed	Public Services
	Funding	CDBG: \$16,875
	Description	Teacher Salaries for Ready Kids early learning program. 05L Child Care Services. Objective: Benefit to low- and moderate- income (LMI) persons
	Target Date	5/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	45 families will benefit from acces to early childhood care and education services.
	Location Description	
	Planned Activities	
8	Project Name	CDBG Social Services: New Leaf New Life
	Target Area	City-wide
	Goals Supported	Services for community members in need
	Needs Addressed	Public Services
	Funding	CDBG: \$16,875

	Description	Reentry Case Managers & Community Liason 05H Employment Training. Objective: Benefit to low- and moderate- income (LMI) persons
	Target Date	5/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Case management services to currently and formerly incarcerated individuals to assist with re-entry back into the community. Funds will assist case managers who will assist in obtaining housing, treatment, employment, snap and HIP benefits to help ensure the success of clients reintegrating into the community.
9	Project Name	CDBG Physical Improvements - Bloomington Cooperative Living 404 W Kirkwood
	Target Area	City-wide
	Goals Supported	Housing rehabilitation
	Needs Addressed	Improve Access to Affordable Housing
	Funding	CDBG: \$84,500
	Description	They will rehab the structure to improve the safety, energy efficiency, and functionality of the residential, 20-unit property at 404 W Kirkwood Ave. Eligibility Cite: 570.202 (a)(1) and 570.208 (a)(3) Matrix Code: 14B National Objective: LMI
	Target Date	12/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	This structure will house 20 families ranging from Low-Moderate to Extremely Low income.
	Location Description	This project is located 4 blocks west of downtown Bloomington.

	Planned Activities	<p>The project includes the following:</p> <ul style="list-style-type: none"> Resolving pooling issues on rubber roofing (structural integrity) Replacing windows and replacing water-damaged structures (internal wall beams) around windows (structural integrity) Rebuilding the porch (structural integrity) Insulating the attic (environmental - energy saving) Installing Kitchen Counters and Cabinets (functionality) Re-flooring on the main floor (functionality) Making a downstairs bathroom ADA accessible
10	Project Name	CDBG Physical Improvements - Boys & Girls Club 1111 W 12th St
	Target Area	City-wide
	Goals Supported	Improve public facilities
	Needs Addressed	Public Facilities and Infrastructure Improvement
	Funding	CDBG: \$75,000
	Description	They will be doing safety and security upgrades to the facility. This will include auto door locks, upgraded and expanded security camera coverage, and padding/ sound-proofing in the gym. Eligibility Cite: 570.202 (a)(1) and 570.208(a)(1) Matrix Code: 03d National Objective: LMI
	Target Date	12/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	<p>400 total clients</p> <p>10% Low-Mod income</p> <p>40% Low income</p> <p>40% Extremely Low income</p>
	Location Description	1111 W 12th St Bloomington Indiana
	Planned Activities	Safety and security upgrades
11	Project Name	CDBG Physical Improvements CBU Bioretention ponds
	Target Area	City-wide
	Goals Supported	Improve public infrastructure
	Needs Addressed	Public Facilities and Infrastructure Improvement
	Funding	CDBG: \$110,000

	Description	Create 3 bioretention ponds to aid with flood management in low-mod areas. Eligibility cite: 570.201(c) and 570.208(a)(1) Matrix Code:03I National Objective:LMI
	Target Date	12/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	This would be a city-wide benefit. There are 79,168 people in Bloomington Indiana of which 71.74% are Low-Mod.
	Location Description	The three bioretention ponds will be near the following addresses. Waterman Neighborhood 1517 W 7th St., South Downs 1305 E South Downs, 3180 S Sare Rd.
	Planned Activities	Build 3 bioretention ponds to aid with flood throughout the city.
12	Project Name	City of Bloomington Engineering - Adams St Sidewalk
	Target Area	City-wide
	Goals Supported	Improve public infrastructure
	Needs Addressed	Public Facilities and Infrastructure Improvement
	Funding	CDBG: \$140,000
	Description	Construction of a new accessible sidewalk on the west side of Adams St from Kirkwood Ave to Fountain Dr. Eligibility Cite: 570.201(c) and 570.208(a)(1)Matrix Code: 03L National Objective: LMI
	Target Date	12/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	721 households in that census tract and block group. Of which 61.41 are Low-Mod income.
	Location Description	Adam's St from Kirkwood to Fountain in Bloomington IN.
	Planned Activities	Construct ADA accessible sidewalk
13	Project Name	CDBG Physical Improvements- LifeDesigns Housing Options 1 Rehab
	Target Area	City-wide
	Goals Supported	Housing rehabilitation
	Needs Addressed	Improve Access to Affordable Housing
	Funding	CDBG: \$134,653

	Description	This will be an interior rehab of Housing Options 1 which is 12 units in total. Eligibility Cite: 570.202(a)(1) and 570.208(a)(3) Matrix Code:03B National Objective: LMI
	Target Date	12/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	12 families all of which are low-mod to extremely low income.
	Location Description	1814-1856 S Covey Ln
	Planned Activities	Interior rehab including cabinets, countertops, and flooring.
	Planned Activities	Interior rehab including cabinets, countertops, and flooring.
14	Project Name	CDBG Physical Improvements- MCUM Siding 827 W 14th Ct
	Target Area	City-wide
	Goals Supported	Improve public facilities
	Needs Addressed	Public Facilities and Infrastructure Improvement
	Funding	CDBG: \$20,847
	Description	New siding to be installed at 827 W 14th Ct. Eligibility cite: 570.208(a)(2) Matrix Code:03D National Objective:LMI
	Target Date	12/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	They will serve 5000 clients of which 99% are Low-Mod to Extremely low income.
	Location Description	827 W 14th Ct Bloomington
15	Planned Activities	Replace worn siding on 827 W 14th Ct.
	Project Name	CDBG Physical Improvements- New Hope For Families Solar Panels
	Target Area	City-wide
	Goals Supported	Housing/services to the homeless/ near-homeless
	Needs Addressed	Public Facilities and Infrastructure Improvement
	Funding	CDBG: \$60,000
	Description	Install solar panels at 1140 S Morton St. Eligibility Cite: 570.208(a)(2) Matrix Code:03C National Objective:LMI

	Target Date	12/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	They will serve 315 clients of which 79% are Low-Mod to Extremely Low income.
	Location Description	1140 S Morton St.
	Planned Activities	Install solar panels at 1140 S Morton St.
16	Project Name	CDBG Physical Improvements- SHCDC Solar Panels Miller Dr
	Target Area	City-wide
	Goals Supported	Improve public facilities
	Needs Addressed	Improve Access to Affordable Housing
	Funding	CDBG: \$150,000
	Description	Install solar panels on two Miller Dr buildings. Eligibility Cite: 570.202(a)(1) and 570.208(a)(1) Matrix Code:03K National Objective: LMI
	Target Date	12/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	16 Households all of which will be extremely low income.
	Location Description	818-832 and 868-882 E Miller Dr.
	Planned Activities	Install solar panels on 2 buildings on E Miller Dr.
17	Project Name	CDBG Physical Improvements- Tandem Birth Center Exterior Accessibility Improvements
	Target Area	City-wide
	Goals Supported	Improve public facilities
	Needs Addressed	Public Facilities and Infrastructure Improvement
	Funding	CDBG: \$10,000
	Description	Funds will be used to make exterior entrances more accessible. Eligibility Cite: 570.202 (a)(1) and 570.208(a)(1) Matrix Code: 05M National Objective: LMI

	Target Date	12/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	They will serve 500 clients with 80% of the being Low-Mod to Extremely Low income.
	Location Description	2613 E 3rd St.
	Planned Activities	Make exterior entrance ADA accessible.
18	Project Name	HOME Admin
	Target Area	City-wide
	Goals Supported	Grant administration
	Needs Addressed	Improve Access to Affordable Housing
	Funding	HOME: \$56,432
	Description	The administration of HOME funds to support the development of decent, safe, affordable housing.
	Target Date	5/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	Up to 20 households will benefit from HOME funds in PY 2022 through new housing construction and rental assistance.
	Location Description	These newly-constructed homes will be in the Osage Place neighborhood being constructed by Habitat for Humanity. Other households benefitting from TBRA will be clients of the Bloomington Housing Authority.
19	Planned Activities	
	Project Name	CHDO
	Target Area	City-wide
	Goals Supported	Affordable rental housing
	Needs Addressed	Improve Access to Affordable Housing
	Funding	HOME: \$84,649
	Description	New construction, acquisition, and rehabilitation of homebuyer and rental properties in collaboration with CHDOs.

	Target Date	5/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	Bloomington does not have an active CHDO.
	Location Description	Bloomington does not have an active CHDO.
	Planned Activities	N/A due to no active CHDO.
20	Project Name	HOME Rental Activities
	Target Area	City-wide
	Goals Supported	Affordable rental housing
	Needs Addressed	Improve Access to Affordable Housing
	Funding	HOME: \$262,411
	Description	New construction, acquisition, and rehabilitation of rental properties.
	Target Date	5/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
21	Project Name	HOME Homeowner Activities
	Target Area	City-wide
	Goals Supported	Homeownership assistance
	Needs Addressed	Improve Access to Affordable Housing
	Funding	HOME: \$160,832
	Description	New construction, acquisition, and rehabilitation of homebuyer properties.
	Target Date	5/31/2023

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	New construction, acquisition, and rehabilitation of homebuyer properties.
22	Project Name	CDBG Admin
	Target Area	City-wide
	Goals Supported	Grant administration
	Needs Addressed	Improve Access to Affordable Housing
	Funding	CDBG: \$180,000
	Description	Administration of CDBG activities
	Target Date	5/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	Resident across the city of Bloomington will benefit from these activities. While not all funded projects are designed to serve everyone, those who are low-moderate income will be primary beneficiaries.
	Location Description	These projects are being done all over the city.
	Planned Activities	Administration of CDBG activities

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Whenever possible, funding for low income housing projects will be dispersed throughout the community to continue to de-concentrate poverty in Bloomington.

Geographic Distribution

Target Area	Percentage of Funds
City-wide	100
CDBG-eligible areas	

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Whenever possible, funding for low income housing projects will be dispersed throughout the community to continue to de-concentrate poverty in Bloomington.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Discussion

The City of Bloomington expects to support 123 households in achieving affordable housing goals. Four activities are planned to support these households:

- The City of Bloomington will be partnering with the Bloomington Housing Authority to help up to 15 households with Tenant Based Rental Assistance.
- LIFE Designs is renovating 12 units of housing for people with disabilities and Bloomington Cooperative Living rehabbing 20 units of affordable housing.
- Habitat for Humanity is expecting to start construction on up to five homes during PY 2020 that will be owned by low-moderate income families.

One Year Goals for the Number of Households to be Supported	
Homeless	45
Non-Homeless	66
Special-Needs	12
Total	123

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	15
The Production of New Units	50
Rehab of Existing Units	58
Acquisition of Existing Units	0
Total	123

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The Bloomington Housing Authority (BHA) provides public housing services within the City of Bloomington.

Actions planned during the next year to address the needs to public housing

BHA is firmly committed to improving the quality of life for its residents and providing deeply affordable housing to the extremely low and moderately low-income individuals and families. BHA is in the process of converting to Project Based Voucher assistance through the RAD program, offering BHA an opportunity to transition from its current public housing funding platform to a more stable, predictable and sustainable funding source, the Project Based Voucher program, administered by HUD. BHA is in the process of converting 312 units at their three sites in Bloomington.

Through CDBG funds, as well as money through the City of Bloomington's Housing Development Fund, the BHA continues to invest in RAD efforts, as well as the installation of solar panels at one of its facilities.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The BHA has an established resident council. The council has sponsored activities for the residents such as: Food pantry, Christmas party, Green Welcome Buckets, City Neighborhood Fair at City Hall, Family Night Out, Back to School Bash, Non-food Pantry and Wonder Women Health Fair. Additionally, the Resident Council helped test low-cost wi-fi options to promote self-sufficiency activities among residents. In addition, the BHA has a Family Self-Sufficiency program to allow residents to save funds for future needs (including housing), and while not focused on home ownership – the BHA/City of Bloomington Landlord Risk Mitigation Fund is an effort to reduce risk to secure housing in Bloomington for those who need it. This effort will also include tenant education classes that will, to the extent allowable under Indiana law, discuss the landlord-tenant relationship (outside of BHA management).

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The PHA is not designated as troubled.

Discussion

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of Bloomington is part of the Indiana Balance of State Continuum of Care, which is operated by the Indiana Housing and Community Development Authority (ICHDA). The BoS CoC's priorities are listed in place of one-year goals and actions. Also, as has been mentioned previously, the City of Bloomington is a major partner in the implementation of the Heading Home Initiative. This effort involved several community partners to find a solution to making homelessness rare, brief and non-repeating. The entire plan can be found here: https://www.monroeunitedway.org/sites/monroeunitedway.org/files/Heading-Home-2021_FNL-071921.pdf. In addition to CoC goals, the City's goals are shared with those outlined in the Heading Home Plan.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Indiana BoS CoC administers their program through a competitive awards process. New project applications must fall within the following three categories:

- Permanent supportive housing where 100% of the beds are dedicated to chronically homeless individuals and families or is a Dedicated Plus project.
- Rapid Rehousing projects serving individuals who meet the HUD definition of homelessness.
- Joint TH-RRH (Transition Housing – Rapid Rehousing, where the RRH component must have twice the amount of earmarked resources than the TH component, and eligible participants meet HUD's definition of homelessness

Additionally, bonus funding is provided for projects serving survivors of domestic violence or youth aged 24 and under. Domestic violence projects must be low barrier on entry, use trauma-informed and victim centered approaches, and exclusively serve survivors of domestic violence, dating violence, sexual assault, or stalking that are defined as homeless. Applicants providing youth services must have provision of youth services as their primary mission. Youth must not be required to provide third part documentation that they meet HUD's definition of homelessness.

Homelessness outreach is conducted through a large network of community partners including homelessness service providers, City departments, universities, and other nonprofit organizations. The City serve as a centralized source of information for housing resources and services while. Homelessness

service providers such as Shalom Community Center and New Hope Family Shelter conduct on-the-street outreach to support adults, families, and children. Finally, organizations working closely with homeless or near-homeless individuals, such as hunger-related nonprofits and the police department, also refer and guide homeless individuals to shelter and housing resources. City staff meet with shelter directors each week to help determine immediate needs and evaluate programming that is in place.

In order to implement the Heading Home Initiative, program staff are being hired through the United Way of Monroe County. The City of Bloomington is a major partner, both financially and through mission, in seeing this plan realized. The Heading Home Initiative is also exploring a partnership with Built for Zero, a national organization focused on having homelessness at “functional zero” in the community. If realized, this will become a major component of the implementation of the Heading Home Initiative.

Addressing the emergency shelter and transitional housing needs of homeless persons

Emergency shelters and transitional housing programs play a major role in homeless housing services provided in Bloomington. In addition to adults without children, homelessness service providers also specifically target families with children and victims of domestic violence. Supportive services are provided to help guide clients into more permanent housing options, including childcare, job and life skill trainings, education services, and more. Through CDBG and ARPA funds, the City of Bloomington is providing significant funding for the development of the New Hope for Families shelter and early childhood education center, which will break ground in April 2022.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The Indiana BOS CoC takes a Housing First approach, offering housing to individuals and families experiencing homelessness without preconditions and barriers to entry. Supportive housing is offered to help prepare individuals achieve housing stability in the future. Supportive services include financial assistance to obtain housing, individual case management, childcare, employment, healthcare, and education. The Heading Home Initiative also lays out two major strategies to keep homelessness non-repeating:

- Enhance opportunities to obtain and maintain employment or income for those experiencing or

at risk of homelessness.

- Expand supports for recently homeless individuals with substance use disorder.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The Heading Home Initiative, which has been described previously, along with the many social service agencies in Bloomington, provide a safety net with food services, shelter and programming to help those who are housing insecure and at risk of homelessness. There are two projects that have approximately 100 units of permanent supportive housing in our community, along with a newly-constructed family shelter that will open soon. This family shelter also has an early childhood education center.

Discussion

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

- Identify and map impacted areas in its local HOME application process to encourage development of new affordable housing options outside of impacted neighborhoods.
- Invest in new affordable housing projects outside of impacted areas by providing additional HOME funds. This might include infill development on land purchased by the City of Bloomington.
- Work with the City Community and Family Resources Department to develop CDBG client forms and information into additional languages, beginning with Spanish.
- Establish and capitalize a community land trust in partnership with local organizations with the purpose of acquiring land for affordable housing development with a long-term period of affordability. This is being established with ARPA funds in partnership with the Bloomington Housing Authority (BHA).
- Identify single-family-centric zoning districts where density can be increased and multifamily housing can be developed.
- Work with the transit authority to develop measures that will adequately capture whether the transit system is adequately serving the most vulnerable populations that depend on it for access to jobs, services, and amenities.
- Update the next Comprehensive Plan to include policies coordinating public transit with existing and planned affordable housing.
- Engage a qualified housing enforcement organization to conduct paired testing in an effort to identify discriminatory practices in the rental market through the Bloomington Human Rights Commission.
- Add fair housing education elements to the City’s landlord registry program, such as training for landlords and provision of educational materials to tenants by landlords.

Discussion:

Specific to 2022 action steps, Bloomington intends to take on at least the following three activities to proactively address barriers to affordable housing:

1) Engage in an affordable housing “mapping” project that will be more intentional about the development of affordable housing across the city. For instance, the City is working to purchase four vacant lots that can be used for infill, incremental development of affordable housing (single-family or

duplex). These lots are near a Bloomington Transit stop – illustrating an exercise that the department will undertake in 2022 to better map opportunities for affordable housing.

2) Bloomington will continue to leverage HUD funds, as well as American Rescue Plan dollars, to invest in not just affordable housing, but also emergency services, efforts to reduce risk for tenants and landlords, and in the development of a Community Land Trust (CLT) in partnership with the Bloomington Housing Authority (BHA). Bloomington received increased funding for our Housing Counseling program, which will allow us to expand our reach for both home ownership and rental education efforts.

3) In 2022, Bloomington staff will attend the Fair Housing Conference, as well as partner with the City's Human Rights Commission and Director for activities during Fair Housing month. The City is also planning a tenant education forum in Spring 2022 to focus on housing services and education that will also be in partnership with Community Justice and Mediation (CJAM), our community's mediation service that has been crucial in preventing and mitigating eviction during the pandemic.

AP-85 Other Actions – 91.220(k)

Introduction:

Over the next year, Bloomington plans the following actions to help address the housing and community development needs of City residents, especially low and moderate-income residents.

Actions planned to address obstacles to meeting underserved needs

Almost all homeless service providers listed in MA-30 provide homelessness prevention services and most supportive services. Street outreach programs are delivered by Shalom Community Center for homeless adults, New Hope Family Shelter for families with children, and the Bloomington Police Department. It is also important to note that these outreach efforts are made possible through a large network of community partners that do not solely provide services addressing homelessness.

Bloomington's HIV/AIDS population is primarily served through IU Health Positive Link. Positive Link provides a continuum of services for those impacted by HIV in Indiana. Services include a weekly primary care and PrEP clinic, prevention services such as education, testing and counseling, and referrals to partnering organizations for necessities such as housing, emergency assistance, and nutrition assistance.

Actions planned to foster and maintain affordable housing

In PY 2022, CDBG funds are allocated toward rehabilitation of rental units and homeowner housing. HOME funds are set aside for new construction, acquisition, and rehabilitation of homebuyer properties, currently and primarily in partnership with Habitat for Humanity.

HAND will also continue to foster and maintain affordable housing through a variety of housing programs such as Emergency Home Repair, Home Modification for Accessible Living and Owner Occupied Rehabilitation. HAND will continue to provide subsidy and direct assistance to create and/or maintain affordable units for income eligible households. HAND will inspect rental units within the city limits (more than 27,000) to maintain the integrity of those units and to provide safe, sanitary and affordable units for all citizens. The Department will also be hiring a Part-Time Employee (PTE) to assist with home rehab programming.

Actions planned to reduce lead-based paint hazards

The City of Bloomington will continue to support the efforts of the Indiana State Department of Health (ISDH) and Monroe County Health Department to address lead-based paint exposure through activities such as lead abatement programs and education. Abatement activities include, but not limited to, the replacement of building components, the complete removal of lead paint, encapsulation of lead-based paint hazards, enclosure of lead-based paint hazards, and other permanent measures to eliminate lead-

based paint hazards.

The City of Bloomington Housing and Neighborhood Development Department (HAND) has four (4) Lead Risk Assessors that provide risk assessments and visual assessments, as appropriate, in all HAND funded housing projects or programs under the CDBG and HOME programs, as needed. In addition, HAND inspects every rental unit (more than 27,000) within the city limits on a 3, 4, or 5 year rotation basis and any peeling, chipping, flaking or abraded paint is required to be encapsulated in order to achieve compliance for permitting.

All homeowners who receive assistance under the department's housing programs are provided a brochure titled, "Protect Your Family From Lead IN Your Home". The homeowner is required to sign an acknowledgement form that they received the brochure and a staff member has explained to them the dangers of lead based paint.

Actions planned to reduce the number of poverty-level families

The City of Bloomington's Anti-Poverty Strategy is modeled after the United Way of Monroe County's goals and strategies for improving people's lives and mobilizing the community. The three goals include education, earnings, and essentials.

Education serves to help children, youth, and adults through early childhood education and preparation, youth development, and job and life skills buildings. Strategies include providing affordable childcare, after-school programs, and healthy habits and mentoring; promoting the development of children under the age of five; and support youth efforts to graduate high school with a viable plan for the future.

Earnings is summarized by helping hard working families get ahead through maintaining employment, increasing and retaining income, and building savings and assets. Strategies include increasing financial literacy and stability, tax preparation assistance, and job-related supports.

Finally, essentials help individuals and families meet basic needs with access to food, shelter, healthcare, and emergency crises. Strategies include investing in programs providing these essentials, supporting programs that increase health and wellness, and ensuring the community is ready to help people recover from natural disasters.

Actions planned to develop institutional structure

Because the primary gaps are related to a lack of resources for service delivery, the City of Bloomington will continue to collaborate with human and social service agencies, the Continuum of Care and the Heading Home Initiative to identify potential resources for meeting the service needs of City residents. The City will support the efforts of service agencies to obtain any available resources. The City will also

continue to support and encourage the development of new affordable housing units.

Actions planned to enhance coordination between public and private housing and social service agencies

The City of Bloomington encourages public communication and agency consultation to demonstrate its commitment to identifying priority needs and engaging the participation of citizens, public agencies, and nonprofit organizations in a positive and collaborative manner. A list of stakeholders and affordable housing providers was developed and included public agencies and private nonprofit organizations whose missions include the provision of affordable housing and human services to low- and moderate-income households and persons. These stakeholders were invited to participate in group interviews held for the purpose of developing the Con Plan. The list of stakeholders is included in the Citizen Participation Comments section.

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	2,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	2,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Not applicable.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Homebuyer Assistance

For both recapture & resale provisions, the document to be used by all entities will be supplied by the city.

Recapture Option

Used in HAND's programs where a homebuyer is receiving direct financial assistance to buy a home.

- **Downpayment & Closing Cost Programs;** For HAND's Down Payment and Closing Cost program the recapture option is used to recapture HOME funds if the property is transferred during a 5 year period. The maximum HOME funds allowed for this program is \$10,000. Each year, 20% of the funds are forgiven during the five year period.
- **Purchase Rehabilitation Program:** For HAND's purchase-rehabilitation program, the following will be instituted based on the HOME investment. HOME Investment less than \$15,000, 100% of HOME funds are recaptured if the property is transferred before year 5 and then 20% of the funds are forgiven yearly for years 6-10. HOME Investment equal to or in excess of \$15,000, 100% of HOME funds are recaptured if the property is transferred before year 5 and then 10% of the funds are forgiven yearly for years 6-15.

In all recapture events, the maximum amount of HOME funds will be limited to the greater of the calculation above or the net sale proceeds. Additionally, in the case of foreclosure or where the sales price does not support the existing debt of a HOME assisted property; the recapture amount is based on the net proceeds of the sale of the property.

Net Proceed Calculations: In the event of foreclosure or where the sales price does not support the existing debt, the following calculation will be used to determine net proceeds and HOME recapture:

Step 1: Sales Price - (1st mortgage + closing costs) = Net Proceeds

Step 2: Home Subsidy / (home subsidy + homeowner investment) x Net Proceeds = Home Recapture

RESALE option

Used in HAND's rehabilitation programs where there is no direct subsidy (only a development subsidy) and all new construction homebuyer program requiring the subsequent buyer to make the

unit affordable to a low moderate income household.

Buyers: The home must be sold to a household to a low income household (household income is less than or equal to 80% area median income. The homebuyer fixed cost of purchasing the home (loan payment) is not more than 30% of their income, and total debt is not more than 41%. The recapture or resale provision is outlined in an agreement produced and provided by HAND.

Sales Price: The home must be sold at a price that is affordable to a reasonable range of low-income buyers as determined by the percentage change in the Consumer Price index over the period of ownership.

Fair Return—HAND defines a fair return as the homeowners's initial investment (down payment) plus the cost of capital improvements. Capital improvements are defined as a remodel that adds additional square feet to the structure, additional bathroom space and/or a complete kitchen remodel. Questions about what constitutes a capital improvement should be directed to HAND prior to the commencement of said project per the funding/loan agreement.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:
 1. The City of Bloomington utilizes mortgages and covenants to protect its affordability interest in HOME subsidized properties.
 2. The affordability period is terminated should any of the following events occur: foreclosure, transfer in lieu of foreclosure or assignment of an FHA insured mortgage to HUD.
 3. During the period of affordability, the property must be sold to another income qualified person/household.
 4. The purchaser must occupy the property as their primary residence. They will need to sign an annual affidavit that must be notarized to this effect.
 5. The original homeowner is guaranteed a fair return on their investment. If the homeowner wants to sell the property during the period of affordability, he/she must contact HAND with information for HAND to calculate the fair return on investment.
 6. Title 20 of the Bloomington Municipal Code provides that rental housing in the City of Bloomington have an occupancy limit of no more than three unrelated adults. This applies to market rate and affordable housing.
 7. The City of Bloomington complies with all non-discrimination housing policies and includes such provisions in City-sponsored (non-HUD) programming, such as our workforce housing program.
4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that

will be used under 24 CFR 92.206(b), are as follows:

Applicants for HOME funding are accepted on a rolling basis across programs. Website and word-of-mouth marketing on the developer end has tended to bring in adequate applicant numbers. The City pays particular attention to potential CHDO-eligible applicants and urges them to seek CHDO project status and apply. On the individual end of applicants for items such as rehabilitation, social service agencies are regularly communicated with by City staff and often are the driving force in bringing in applicants via referral. These agencies include Centerstone for instance but most direct HAND programming for low-income clients is done through CDBG. The low-income clients must be at 80% or less of the area median income for eligibility.

Attachments

January 2022



Policies and Procedures Manual for Funding Programs

Community Development Block Grant (CDBG)

HOME Investment Partnership Program (HOME)

Bloomington Housing Development Fund (HDF)

City of Bloomington, Indiana
Housing and Neighborhood Development Department
P. O. Box 100
401 North Morton Street
Bloomington, IN 47402
(812) 349-3401
www.bloomington.in.gov/hand

NOTE: This document is subject to change upon updating of program guidelines and procedures. Please contact HAND staff with any questions.

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Introduction

The City of Bloomington, Indiana, administers two main sources of funding from the Housing and Urban Development (HUD) Department's Housing and Community Development Program; Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME). In addition, the HAND Department provides staffing and programming for the Bloomington Housing Development Fund.

This manual sets forth policies and procedures for administration of programs and projects funded through and by the City of Bloomington (this includes federal and local funds). CDBG and HOME are governed by complex and involved federal regulations and policies, but this manual will summarize the major elements for proper program operations.

The Consolidated Plan is the City's five-year strategic plan required by HUD which identifies the City's overall needs for affordable housing, community development, economic development, homeless services and services to persons with special needs. The City of Bloomington's Consolidated Plan can be found at <https://bloomington.in.gov/housing/notices>. Each year, HUD also requires the City to file an Annual Action Plan outlining the program activities to be undertaken for that year. Those plans can be found at <https://bloomington.in.gov/housing/notices>. In addition, HUD requires that the City file a Comprehensive Annual Performance Evaluation Report (CAPER) outlining the activities accomplished for the past program year (typically June 1 – May 31). Those reports are also public documents and can be found with the City of Bloomington's Annual Action Plans mentioned above.

This manual is not intended to be all-inclusive nor so restrictive that it cannot be amended. If you are utilizing funding from one of the programs in this manual and have questions, please contact the City of Bloomington, Housing and Neighborhood Development Department (HAND) at 812.349.3401 or at hand@bloomington.in.gov.

Tips for making a funded program process smoother:

1. Learn the process and requirements. Start by reading this manual. To avoid unnecessary missteps that might cause you delays, you need to understand the various processes and application pathways.
2. Read your agreements and contracts. The details and requirements of your specific project are outlined in your agreements and contracts. You must know your obligations to avoid complications.
3. Submit forms, reports and requested data in a timely manner. You report to HAND. We report to HUD. It is important that we are able to report to HUD in a

timely manner. And, it is important to close out your project as soon as possible in order to start your compliance period. We cannot close out your project until we have all of the required information. Documentation of your program activities, participants and costs is critical. It is required by HAND for accurate financial and program accounting, and in turn may be required by HUD during their monitoring processes.

4. Attend training sessions. HAND hosts informational and training sessions for CDBG. It is important for the person who is actually writing the application and will handle the project to attend the meeting.
5. Familiarize yourself with the federal requirements. Ask us questions. We want to help. We know the federal requirements are complicated. It is easier on everyone to understand what is required up front.

Community Development Block Grant (CDBG)

A. CDBG National Objectives and Eligible Activity Categories

National Objectives

HUD awards grants to entitlement community grantees to carry out a wide range of community development activities directed toward revitalizing neighborhoods, economic development, and providing improved community facilities and services. The City of Bloomington is an entitlement community (this is a designation that is based on a population of 50,000 or more) and receives an annual allocation of Community Development Block Grant funds to implement local programs and projects that meet a national objective as defined by HUD:

1. To benefit low and moderate income (LMI) persons;
2. To aid in the prevention or elimination of slums or blight;
3. To meet a need having a particular urgency ("urgent need")*

**Please note the "urgent need" national objective is more rarely used and requires the fulfillment of specific criteria. Most programs and projects in Bloomington utilize the first national objective – serving LMI persons or area.*

This link provide further information on the fulfillment of HUD National Objectives:
<https://files.hudexchange.info/resources/documents/Basically-CDBG-Chapter-3-Nat-Obj.pdf>

Eligible activities include but are not limited to:

- Acquisition of real property;
- Relocation and demolition;
- Rehabilitation of residential and non-residential structures;
- Construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes;
- Public services (programming), within certain limits;
- Activities relating to energy conservation and renewable energy resources; and
- Provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities.

Matrix Codes

In order to better specify program and project activities that fall under one of the three National Objectives, HUD publishes what are known as matrix codes, which are required as part of the application and funding process. Each program or project activity is identified by a code. For instance, code "05L" is the code for "child care services". The link below provides a listing and definitions of each matrix code. Matrix codes help determine the eligibility of a potential program or project, which is an important first step in the CDBG process.

Matrix Code definitions:

<https://files.hudexchange.info/resources/documents/Matrix-Code-Definitions.pdf>

B. Application Process

In order to achieve the national objectives, the City of Bloomington allocates CDBG funds on an application basis each year. A Subrecipient is a public or private nonprofit agency, authority or organization that receives CDBG funds from the City (known in HUD terms as the "Grantee") to undertake eligible activities. Subrecipients can apply for either physical improvement projects (example: acquisition, construction, rehabilitation, etc.) or public service funding (example: programming to benefit LMI persons such as child care, youth services or food assistance). Unless otherwise noted, "Subrecipient" will be used throughout this manual to denote all entities receiving CDBG funds.

1. Applications

Applications are released annually in late August or early September and are available on the City's website. Notice of the release of applications is printed in the *Bloomington Herald-Times*. Individual notices are not always sent to agencies, but when they are, they will likely come via e-mail. Subrecipients can apply for physical improvement funding, public service funding or both. Only one application will be accepted from a Subrecipient for each funding type. Information regarding required letters of intent, funding maximums or minimums, mandatory training, site visits (COVID permitting) and application deadlines are updated annually when the applications are released and can be found on the HAND department website: <https://bloomington.in.gov/grants/community-development-block-grants>.

2. Requirements to note:

1. Applicants must state what HUD National Objective and Matrix Code the desired program or project meets as part of the CDBG application. In addition, applicants will be asked to provide details about the population the program or project is intended to serve. If funded, demographic information about program participants will be required as part of the reporting process to HAND.
2. Agencies must have an approved Affirmative Action Plan on file with the City of Bloomington's Human Rights Division prior to application. You may call 812-349-3429 to discuss this with City staff.
3. Agencies must adhere to the City of Bloomington's Living Wage ordinance. If you have questions regarding the Living Wage ordinance, contact Matt Swinney at 812.349.3401.
4. Applications must include the agency's DUNS number.
5. Agencies must register and maintain its status in the System for Award Management (SAM). Information regarding the process to register or update information in the SAM can be obtained at www.sam.gov.
6. Agencies must document ability and commitment (e.g. provide proof of adequate insurance coverage) to preventing loss, damage or theft of any property connected to CDBG funding of public facility improvements.
7. Environmental Review clearance must be achieved for all CDBG-funded projects. This is done in collaboration with HAND program staff.

3. Citizens Advisory Committee

CDBG allocation recommendations are made by the Citizens Advisory Committee (CAC). The Citizens Advisory Council is made up of two (2) members of the Redevelopment Commission, (2) members of the Common Council and a number of appointees by the Mayor. The CAC reviews all applications, hosts a public hearing for each funding type, and makes allocation recommendations. Those recommendations are then approved by the Redevelopment Commission (public meeting), the City Administration and the City Council (public meeting).

4. Funding Agreements

Funding agreements are approved by the Redevelopment Commission at a public meeting following the receipt of annual contracts from HUD. Funding Agreements will outline the funding amounts, scope of services, expected service numbers, reporting requirements, and other obligations. One example obligation is to retain and provide to the City all collected bids for the work entailed. It is the responsibility of the Subrecipient to read and understand all elements of the funding agreement.

5. Reimbursement of staff time and fringe benefits

Project receiving CDBG funding that involve public/social service programming may be approved for expenses related to subrecipient staff time to be reimbursed on at least a quarterly schedule. Subrecipients may submit financial reimbursement claims for the percentage of staff time spent on the awarded program. These reimbursements may also include pro-rated amounts for fringe benefits (including PTO and holiday pay) in accordance with the following HUD regulation:

Please note that bonuses and additional compensation not otherwise outlined by the regulations below are not eligible for reimbursement.

HUD Regulation [2 CFR Part 200.431](#)

(b) Leave. The cost of fringe benefits in the form of regular compensation paid to employees during periods of authorized absences from the job, such as for annual leave, family-related leave, sick leave, holidays, court leave, military family leave, administrative leave, and other similar benefits, are allowable if all the following criteria are met:

1. *They are provided under established written leave policies;*

2. The costs are equitably allocated to all related activities, including Federal awards; and
3. The account basis (cash or accrual) selected for costing each type of leave is consistently followed by the non-Federal entity or specific grouping of employees.

(c) Fringe benefits. The cost of fringe benefits in the form of employer contributions or expenses for social security; employee life, health, unemployment, and worker's compensation insurance (except as indicated in [§ 200.447](#)); pension plan costs (see [paragraph \(i\)](#) of this section); and other similar benefits are allowable, provided such benefits are granted under established written policies. Such benefits, must be allocated to [Federal awards](#) and all other activities in a manner consistent with the pattern of benefits attributable to the individuals or group(s) of employees whose salaries and wages are chargeable to such [Federal awards](#) and other activities, and charged as direct or indirect costs in accordance with the [non-Federal entity's](#) accounting practices.

For the complete regulation, please follow the link above.

C. Project Close out

Following completion of the project, a period of compliance begins. The compliance period does not start until the project has been closed out with HUD. In order to close out the project, the Agency must provide HAND with all required information as outlined in the Funding Agreement. After receipt of all required information, HAND will issue the final payment and close the project out in its IDIS system. HAND will issue a close-out letter to the Agency stating the date the project was closed out and information regarding the compliance period.

D. Annual Action Plan

The Annual Action Plan is drafted by HAND staff after the CDBG approval process is complete, and will include goals outlined in the applications and funding agreements. When drafted, the plan is posted for public comment as part of the City's stated Citizen Participation Process. To gain public input, the plan is noticed in the *Herald-Times*, and copies are on hand both virtually (on City and Library websites), and in person at City Hall in the front atrium, as well as at the Monroe County Public Library on E. Kirkwood Avenue.

E. Comprehensive Annual Performance Evaluation Report (CAPER)

The HUD Comprehensive Annual Performance Evaluation Report (CAPER) is written after the completion of the fiscal year on May 31 and is usually due to HUD in August. The CAPER will include the achievements of all of the CDBG recipients as obtained from their required reports and monitoring. The CAPER is posted for public comment and, like other reports, is noticed in the Bloomington Herald-Times, with copies of the report being available online and at City Hall and the Monroe County Public Library.

HOME Investment Partnership Program (HOME)

A. HOME Objectives and Eligible Activities

The National Affordable Housing Act of 1990 created the HOME Investment Partnership Program. This federal program is designed to strengthen public-private partnerships and to expand the supply of decent, safe, sanitary, and affordable housing.

HOME funds are used to achieve the following objectives:

- To provide decent affordable housing to lower-income households.
- To expand the capacity of non-profit housing providers.
- To strengthen the ability of state and local governments to provide housing.
- To leverage private sector participation.

Eligible activities are defined in accordance with the following categories:

- Housing rehabilitation and construction.
- Homebuyer activities.
- Rental housing activities.
- Tenant-based Rental Assistance (TBRA).

Individual households, non-profit and for-profit developers may apply for HOME funding. HOME funds must be committed by HAND within 24 months of receipt.

B. Application Process

HAND accepts applications on a year-round basis for projects that address the stated objectives and are for eligible activities.

Individual households can apply for Owner-Occupied Rehabilitation Loans, Purchase-Rehabilitation Conditional Loans, and Down Payment & Closing Cost Conditional Loans. Guidelines for those individual programs follow this manual. Process for Individual Households:

- a. Applications can be obtained from the HAND office.
- b. Households must meet current HUD income guidelines which can also be obtained from HAND.
- c. HAND will use the income definition in HUD's regulations at 24 CFR part 5 for each HOME-assisted program and project.

- d. If HAND determines the household to be eligible, an inspector will come out to do an assessment of the house. This assessment will include code related items, energy efficiency, lead based paint, etc. A Section 106 Review (Environmental Review) will also be conducted by staff.
 - e. Rehabilitation of single-family homes must not exceed the HOME affordable homeownership limits for the Bloomington Fair Market Rent (FMR) as issued by HUD.
 - f. The write up from the assessment will be sent to approved bidders for pricing. Acceptable bids will be reviewed with the household.
 - g. Approved projects will be sent an Agreement to sign. See Required Agreements in Section G below.
8. Process for Non-profit and For-profit Developers:
- a. Applications can be obtained from HAND Department Staff.
 - b. HOME requires that 15% of the City's annual allocation be set aside for Community Housing Development Organizations (CHDO). A CHDO is a private non-profit organization whose mission includes providing decent housing that is affordable to low- and moderate income persons as evidenced in its charter, articles of incorporation, resolutions or by-laws. The CHDO "qualifications checklist" is outlined below. If a non-profit developer would like to be a CHDO, they must fill out a CHDO application and submit it with all required documents.
 - c. If the City of Bloomington accepts your proposal, a Letter of Commitment will be sent to the applicant. This Letter of Commitment only states that the City of Bloomington is interested in pursuing the project should it meet all of the required elements. **This is not a notice to proceed and the City will not be held responsible for any work completed prior to the execution of the required agreements as defined in Section G below. A Notice to Proceed will be issued by HAND when the project is able to commence.**
 - d. Upon commitment construction must commence within twelve (12) months and project must be completed within forty-eight months (48).

C. Selecting a contractor

Any contractor selected to perform work under **any** agreement with HAND must be eligible as defined by the SAM System for Award Management. Interested contractors can check their eligibility by going to <https://www.sam.gov/portal/public/SAM/##11> The City of Bloomington will check

eligibility prior to the signing of any contract or agreement. A copy of the SAM will be kept in the individual project files.

D. Environmental Review (Non-profit & For-Profit Developers)

The City of Bloomington cannot commit or expend funds until environmental clearance has been achieved. Individual household environmental reviews will be completed in-house with the application. It is imperative that the environmental review process start as soon as possible. The length of time to complete an environmental review will depend on the type of project, the specific property and any potential testing times. In order to expedite the process, please note the following steps:

1. Identify sources of federal funding for project. Provide a Phase I Environmental Site Assessment (Phase I ESA) for any project involving five or more units on one site or within 2000 feet of one another. For more information on Phase I assessments, please contact HAND staff.
2. Identify the project type:
 - a. Define your HAND funding request – is it acquisition of land, construction money, infrastructure?
 - b. Is the project new construction, reconstruction, rehabilitation?
 - c. Provide number of units.
 - d. Will this project require City Department of Planning and Transportation approval?
3. Define the scope of the project:
 - a. Provide a map of the area. This can be a GIS map.
 - b. Provide a legal description if possible or a copy of the property deed.
4. Other helpful information:
 - a. Provide copies of any other environmental studies that have been completed.
 - b. Provide copies of title work if available.

HAND will determine the level of review; submit documents to applicable agencies, review comments from those agencies, make the environmental determination and the appropriate public notice. Once the review is complete, HAND will complete the Environmental Review Record and can move forward with funding agreements and funding commitments. Please note that some environmental reviews require a public comment period that can be up to 30 days.

E. Affirmative Marketing

Developers must adopt affirmative marketing procedures and requirements for all HOME assisted units. Those procedures must include:

- Methods for informing the public, owners and potential tenants about fair housing laws and the City non-discrimination requirements. Developers must use the Fair Housing logo or equal opportunity language.
- A description of what owners will do to affirmatively market housing assisted with HOME funds.
- A description of what owners will do to inform persons not likely to apply for housing without special outreach.
- Maintain records to document actions taken to affirmatively market HOME assisted units and to assess marketing effectiveness.
- A description of how efforts will be assessed and corrective action taken, if necessary, where requirements are not met.

F. CHDO Requirements

Organizations must meet the following criteria to qualify as CHDO:

1. Must be organized under state/local law;
2. Have a purpose/mission to provide decent housing that is affordable to low- and moderate-income persons/households. This must be evidenced in the organization's charter, articles of incorporation, by-laws or a resolution by the board of directors;
3. No part of the organization's earnings may benefit any members, founders, contributors or individuals;
4. Must have a clearly-defined services area;
5. Must have received tax-exempt status from the IRS under Section 501 (c) of the Internal Revenue code of 1986.
6. Must have a board composition that is at least one-third representatives of the low-income community and no more than one-third may be public officials; and
7. Must have demonstrated that it has at least one year of experience serving the community where it intends to develop the HOME assisted housing.
8. For each specific project the PJ will document that the CHDO has the capacity to own, develop or sponsor housing.

Additional CHDO HOME requirements for all CHDO projects effective August 2013:

Initial steps for EACH CHDO project

(1) Certify that a nonprofit organization meets the definition of "community housing development organization."

- (2) Document that the nonprofit organization has the capacity to own, develop, or sponsor housing (as required by the revised definition of CHDO in §92.2) each time HAND commits CHDO funds to an organization for a specific project.
- (3) Once 1 and 2 are completed, HAND may reserve funds for the CHDO specific project.

Owner of rental housing.

A CHDO that is an "owner" of rental housing is required to own (in fee simple absolute or long-term ground lease) multifamily or single-family housing that is rented to low-income families, in accordance with 92.252. The CHDO must own the HOME project during development and throughout the period of affordability, and is required to oversee all aspects of the development process. At a minimum, the CHDO can own the property and hire a project manager or contract with a development contractor to oversee all aspects of the development.

A CHDO is permitted to acquire housing that is in standard condition (and meets the property standards at §92.251) provided it owns the housing throughout the affordability period.

Developer of rental housing.

A CHDO that is a "developer" of rental housing is defined at §92.300(a)(3). The CHDO is the owner (in fee simple absolute or long-term ground lease) and developer of the project and must be in sole charge of all aspects of the development process, including obtaining zoning, securing non-HOME funds, selecting contractors, overseeing the progress of work, and determining reasonableness of costs. The CHDO must own the HOME-assisted housing during the development process and throughout the period of affordability.

Sponsor of rental housing.

It is required for a CHDO to maintain effective project control when acting as "sponsor" of rental housing. A CHDO "sponsors" rental housing when the property is "owned" or "developed" by:

- a. A subsidiary of the CHDO (in which case the subsidiary, which may be a for profit or nonprofit organization, must be wholly owned by the CHDO);
- b. A limited partnership (in which the CHDO or its wholly owned subsidiary must be the sole general partner); or
- c. A limited liability company (in which the CHDO or its wholly owned subsidiary must be the sole managing member). If the limited partnership or limited liability company agreement permits the CHDO to be removed as sole general partner or sole managing member, respectively, the agreement must require that the removal be "for cause" and that the CHDO must be replaced by another CHDO. In addition, HOME funds must be provided to the entity that owns the project

In HOME assisted rental housing in situations in which the CHDO owns and develops the housing and agrees to convey the housing to a private nonprofit organization (that does not need to be a CHDO but cannot be created by a governmental entity) at a pre-determined time after completion of the project development. Such arrangements typically occur when a CHDO has development expertise and the nonprofit organization has the capacity to own and operate the housing. The CHDO is required to own the property before the development phase of the project and is required to select the nonprofit organization before entering into an agreement with the PJ that commits HOME funds to the project. The nonprofit organization assumes the CHDO's HOME obligation (including any repayment of loans) for the project. If the property is not transferred to the nonprofit organization, the CHDO sponsor remains liable for the HOME assistance and the HOME project.

Developer of housing for homeownership.

The housing is "developed" by the CHDO if it is the owner (in fee simple absolute) and developer of new housing that will be constructed or existing substandard housing that is owned or will be acquired by the CHDO and rehabilitated for sale to low income families, in accordance with §92.254. To be the "developer," the CHDO must arrange financing for the project and be in sole charge of construction. As part of its set aside funds, the CHDO can provide direct down-payment assistance to a buyer of the housing it has developed with HOME funds in an amount not to exceed 10 percent of the amount of HOME development funds. In this role, the CHDO is not a subrecipient.

CHDO may not be a sponsor for homeownership.

CHDO SET-ASIDE

The written agreement between the Participating Jurisdiction ("PJ" – in this case, the City of Bloomington) and the CHDO must state the actual sales prices of the housing or describe the method that will be used to determine the sales price.

The written agreement must state whether the proceeds of sale must be returned to the PJ or may be retained by the CHDO, and whether the proceeds must be used for HOME eligible activities or other housing activities to benefit low-income families.

Funds that are recaptured during the period of affordability [because housing no longer meets the affordability requirements under §92.254(a)(5)(ii)] must be reinvested in HOME assisted activities in accordance with §92.503. The 2013 Rule does not change the requirement that CHDO set-aside funds may only be used for housing owned, developed, or sponsored by a CHDO. When a CHDO administers a Tenant-Based Rental Assistance (TBRA), direct homebuyer assistance (except in

conjunction with development activity, as defined above), or a homeowner rehabilitation program, it is serving as a subrecipient and cannot use CHDO set aside funds for those activities.

For more information on CHDOs, contact John Zody, Director, Housing and Neighborhood Development at 812-349-3401.

G. Required Agreements

Every HOME funded project will be required to have written agreements outlining the responsibilities of the individual parties. It is the responsibility of the person to thoroughly read and understand all elements of the agreements. Those agreements include, but are not limited to:

1. Partnership Agreement – The funds are reserved when the City of Bloomington enters into a written agreement with the CHDO or other subrecipient of HOME funds describe previously in this section.
2. This agreement will include, but not be limited to, the following:
 - a. Activities to be carried out;
 - b. How they are funded; and
 - c. Responsibilities and options of the parties.
 - d. Form of assistance-grant or loan.
 - e. Specify HOME eligible or other activity to benefit low-income families
 - f. Resale and recapture provisions
 - g. State the actual sales price of housing or describe the method that will be used to determine the sales price of the housing.
3. Mortgage – The mortgage evidences the funding for the project using the property as collateral. This document will have an amount that may not be exceeded when completing the project. Depending on the program, the mortgage may or may not be released upon completion as defined in the Partnership Agreement and Promissory Note.
4. Promissory Note – The Promissory Note is a promise of the City of Bloomington to pay a certain amount of funding for a project and the mortgagee's promise to meet the conditions outlined in the Mortgage and Note.
5. Affordability Covenants – Affordability Covenants may be required for some projects as defined by HUD. The Affordability Covenants specifies that the property will remain affordable by setting certain terms and conditions related to its long-term use. The Affordability Covenants cannot be released until the terms outlined in them have been met. The length of time that the

Covenants will be in place is defined by the program and the amount invested in the project.

Upon execution of the required agreements, funds will be committed and may be disbursed for projects allowing all other project requirements have been met.

H. Housing Counseling Requirement

All homebuyers that receive HOME funded down-payment and closing cost assistance and/or purchase a unit or property developed with HOME funds must receive housing counseling from a source approved by HAND. Documentation of the homebuyer's completion of housing counseling must be provided to HAND prior to the homebuyer's purchase of the HOME assisted unit or property.

I. Housing Value or Price Limit Requirement

The HOME program statute requires that no HOME-assisted house have a purchase price or after-rehabilitation value that exceeds 95 percent of area median purchase price, in order to ensure that HOME-assisted housing is modest and non-luxury. HAND will follow the HUD issued limits for newly constructed and existing single family housing units. This data is distributed by HUD annually and is available at HAND as well. Please contact staff to be sure the most updated numbers are being used.

J. Underwriting and Subsidy Layering

1. Income – HAND determines household income using HUD's definition of annual income.
 - a. Gross income of all adults living in the home.
 - b. types of income to count
http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing/training/web/calculator/definitions/part5#types
 - c. Assets inclusion and exclusion:
http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing/training/web/calculator/definitions/treatment/inclusions

2. Debt – All loans, leases and credit cards.
3. Credit History- not defaulted on any federal loans.
4. Savings - Savings accounts current balances multiplied by the current interest rate applicable to the account.
5. Debt vs Income Ratio maximum 29/41

In accordance with the 2013 HOME Final Rule, before HAND invests HOME funds in a project, it will follow underwriting and subsidy layering guidelines to determine the project is financially sustainable and that an appropriate amount of HOME funds is being invested. The following will be undertaken:

1. The project's development budget or pro-forma that is submitted as part of the application will be reviewed by the program manager to determine the project's rate of return to the applicant. A reasonable rate of return will be viewed as 6%.
2. The Sources and Uses Statement for the project that is submitted as part of the application will be reviewed.
 - a. The Project Manager for Construction will determine the reasonableness of costs when compared to costs of similar projects or costs published by an industry cost index.
 - b. The Program Manager for Loans will determine that the total proposed funding that includes HOME funds does not exceed the total development costs.
 - c. The Program Manager for Loans will verify the Uses and the Sources through obtaining appropriate documentation
 - d. The Program Manager for Loans will calculate the Loan to Value that includes the HOME funds to assess the level of project debt
3. A market analysis on the location of the project will be obtained from the applicant and reviewed by the Program Manager for Loans to consider the findings of the market analysis.
4. Program Manager for Loans will review the applicant's last 10 year history of past projects.
5. Program Manager for Loans will review the applicant's provided proof of financial capacity (profit/loss, bank statements, etc.)

For projects seeking to combine HOME assistance with Low-Income Housing Tax Credits, HAND may decide to rely upon the State's Indiana Housing and Community Development Authority (IHCDA) evaluation of the project. HOME funds awarded by HAND to such a project will be conditional upon receipt of a copy of the evaluation by IHCDA.

For documentation purposes each project file will contain the application, project development budget or pro-forma, Sources and Uses Statement, market analysis, and supporting documents as requested by HAND for the underwriting and subsidy layering of the project.

Additional information for this section

- As previously mentioned, there is a cap associated with the value of a resident following HOME investment: 95% of Area Median Purchase Price Limitation on Sales Price and after-rehabilitation value.
- There may also be a provision for the conversion of units not sold in nine months following completion into affordable rental housing.
- Depending on the scope of the project, HOME-assisted buyers may receive housing counseling through completion of the Home Buyers Club. See <http://bloomington.in.gov/homebuyersclub>.

K. Recapture and Resale Provisions

Owner-Occupied Rehabilitation—RECAPTURE PROVISION

These are always loans. 100% of funds are recaptured either through monthly payments or at the time of property transfer (sale). In the case of foreclosure or where the sales price does not support the existing debt of a HOME assisted property; the recapture amount is based on the net proceeds of the sale of the property. See below for how net proceeds of the sale are calculated.

Homebuyer Assistance—RECAPTURE PROVISION

This program encompasses assistance to homeowners in the form of down payment & closing cost assistance, purchase-rehabilitation, new construction, and land acquisition. The recapture option used to recover HOME funds under the down payment & closing cost assistance is 20% of the funds are forgiven each year for five years and under the purchase-rehabilitation program 100% of funds are recaptured if property transferred before year 5. 10% of the funds are forgiven from years 6 – 15. **The resale option** is used for land acquisition and new construction requiring the subsequent buyer to make the unit affordable to a low-income family. In the case of foreclosure or where the sales price does not support the existing debt of a HOME assisted property; the recapture amount is based on the net proceeds of the sale of the property.

Rental Assistance—RECAPTURE PROVISION

This program encompasses assistance to developers to build housing both new construction and rehabilitation. Under new construction, funds are forgiven after 20 years of affordability. Under rehabilitation, the funds are due at the end of the

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affordability period. If the developer mirrors the affordability period, the loan is forgiven overtime. As follows:

New Construction – any amount – 20 years

Rehabilitation

- <\$15,000 – 5 years mandatory and an additional 5 years forgiveness
- \$15,000 - \$40,000 – 10 years mandatory and an additional 10 years forgiveness

>\$40,000 – 15 years mandatory and an additional 15 years forgiveness.

In the case of foreclosure or where the sales price does not support the existing debt of a HOME assisted property; the recapture amount is based on the net proceeds of the sale of the property.

Fair Return—HAND defines a fair return as the homeowner’s initial investment (down payment) plus any the cost of capital improvements. Capital improvements are defined as remodel that adds additional square feet to the structure, additional bathroom space and/or a complete kitchen remodel. Questions about what constitutes a capital improvement should be directed to HAND prior to the commencement of said project per the funding/loan agreement.

Net Proceed Calculations

In the event of foreclosure or where the sales price does not support the existing debt, the following calculation will be used to determine net proceeds and HOME recapture:

Step 1:

Sales price – (1st mortgage + closing costs) = Net Proceeds

Step 2:

Home Subsidy

Home subsidy + x Net Proceeds = HOME Recapture
Homeowner
Investment

Housing Development Fund (HDF)

A. Objectives and Eligible Activities

Introduction

The Bloomington Housing Development Fund (HDF) is an affordable housing fund established by the City of Bloomington to increase the supply of decent, affordable housing for Bloomington residents who earn 120% or less of the area median income and whose monthly rental housing costs shall not be less than 20% of their monthly income. The HDF provides low cost loans and grants for the development of affordable housing. The fund is administered by the Department of Housing and Neighborhood Development of the City of Bloomington.

Eligible Applicants

Developers, for-profit and not-for-profit organizations, local units of government, public housing authorities, individuals or partnerships between any of these are eligible.

Types of Eligible Activities Financed by the HDF

Land and/or structure acquisition, new construction, rehabilitation of existing structures, down payment and closing cost assistance and leverage of other public/private funds are eligible activities.

Threshold Criteria

Each proposed project must meet six (6) basic threshold criteria to be considered for funding. Projects not meeting all six criteria may not be considered. They are:

1. The project is financially viable, meaning that affordability is maintained and operations and reserves are funded over time using standards and assumptions acceptable to the HDF Administrator.
2. There is a demonstrated need for the type of housing provided.
3. The project will improve overall affordability in the city.
4. Housing must be located within the corporate limits of the City of Bloomington.
5. All units funded must serve households with incomes at or below 120% of area median income.
6. Application must be complete, meeting all criteria.

Types of Financing Provided by HDF

1. Mortgage Loans up to 80% of the property's loan value to ratio, typically 15 years or less.
2. Bridge Loans with loan terms typically two years or less.
3. Special Conditional Loans which are loans that may be forgiven if certain circumstances occur.
4. Grants
5. Line of Credit

Application Funding Criteria

1. Community Need and Impact: the number and type of affordable housing units, the input of the community relating to the proposed development, and the type of units proposed (including whether serving populations with special needs, such as elderly, disabled, unhoused, etc).
2. Affordability and Targeting: the level of affordability and the ratio of affordable units to the overall number of units proposed and what type of services and amenities the development proposes.
3. Applicant Capacity and Project Plan and Design: the extent to which the project design accounts for innovative design which includes green building features and greenspace and blends in esthetically with surrounding buildings' architectural features. The project's access to needed services, i.e. bus line, groceries, etc.
4. Financial Structure: construction cost per unit, financial strength of the project, project development cost, type of funding request (loan vs. grant), readiness to proceed
5. Other Factors that may be considered: consistency with Comprehensive Master Plan and Unified Development Ordinance. The level of city funding through various city programs being requested in relation to the overall cost of the project.
6. For Rental Workforce Housing – Monthly rent as a percentage of the income shall be at 20% or above.

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B. Application Process

Those interested in applying should contact John Zody, HAND Director, at 812.349.3401 or john.zody@bloomington.in.gov.

General Requirements

A. Disbursement of Funds

The City of Bloomington must follow disbursement procedures that are required by the State Board of Accounts as well as HUD. Please note the following:

1. Process for Individual Households Projects:
 - a. Inspectors will be on-site during the project to monitor the work completed. Written assessments of those inspections will be reviewed with the household/contractor and placed in the file. Additional documentation regarding costs incurred may be requested by the inspector and added to the file.
 - b. Claims for payment can be submitted by the contractor every other week in accordance with the claims schedule posted by the City of Bloomington's Controller Office.
2. Process for Developer Projects:
 - a. Inspectors will be on-site during the project to monitor the work completed. Written assessments of those inspections will be reviewed with the developer and placed in the file. Additional documentation regarding costs incurred may be requested by the inspector and added to the file.
 - b. Claims for payment can be submitted by the developer every other week in accordance with the claims schedule posted by the City of Bloomington's Controller Office.
3. Process for CDBG Social Service Providers:
 - a. Reports and forms as required by the Funding Agreement must be filed with HAND to request payment. Additional documentation regarding costs incurred may be requested by the HAND program manager and added to the file.
 - b. Claims for payment can be submitted by the Social Service Provider every other week in accordance with the claims scheduled posted by the City of Bloomington's Controller's Office, but must be done at least quarterly.
4. Process for CDBG Physical Improvement Projects:
 - a. Program staff will be on-site during the project to monitor the work completed. Written assessments of those inspections will be reviewed among HAND staff and placed in the project file. Additional documentation regarding costs incurred may be requested by the program staff and added to the file.
 - b. Claims for payment can be submitted by the project manager every other week in accordance with the claims schedule posted by the City of Bloomington's Controller Office, and must be done at least quarterly.

B. Financial Audit

All subrecipients receiving CDBG or non-profit developers receiving HOME funds will be required to have an audit of all Federal funds received from all sources, unless exempted in writing. The audits are to be performed in compliance with OMB Circular A-133. The audits must comply in all respects with the generally accepted auditing standards of the American Institute of Certified Public Accounts. Copies of audits must be provided to HAND prior to the execution of the CDBG Funding Agreement or the HOME Partnership Agreement.

For-profit developers may be required to provide tax returns, financial statements or other documentation showing financial stability in addition to any documentation required by the application upon request.

C. Procurement Procedures

If you intend to use CDBG or HOME dollars to acquire items or services not expressly outlined in your application, please contact Matt Swinney or Cody Toothman at 812-349-3401.

Please note that HOME funds may not be used to directly or indirectly employ, award contracts to, or otherwise engage the services of any contractor or subrecipient during any period of debarment, suspension or placement of ineligibility status.

D. Non-Discrimination and Equal Access

The City of Bloomington requires all program participants to adhere to Bloomington Municipal Code 2.21.020 that states "It is the policy of the city that it does not discriminate in the provision or implementation of its programs and services on the basis of race, religion, color, sex, national origin, ancestry, sexual orientation, gender identity, or disability. It is the public policy of the city to provide all citizens equal opportunity for education, employment, access to public accommodations and acquisition through purchase or rental of real property, including, but not limited to housing, and to eliminate segregation or separation based on race, religion, color, sex, national origin, ancestry, sexual orientation, gender identity, or disability, since such segregation is an impediment to equal opportunity. Equal education and employment opportunities and equal access to and use of public accommodations and equal opportunity for acquisition of real property are hereby declared to be civil rights."

In addition, all program participants must comply with all of the Federal laws, executive orders and regulations pertaining to fair housing and equal opportunity. They are: 1) Title VI of the Civil Rights Act of 1964, As Amended; 2) The Fair

Housing Act; 3) Equal Opportunity in Housing (Executive Order 11063, as amended by Executive Order 12259); and Age Discrimination Act of 1975, As Amended.

E. Accessibility

Program participants who received CDBG or HOME funds must adhere to regulations governing the accessibility of federally assisted buildings, facilities and programs. Those include:

1. Americans with Disabilities Act – Provides comprehensive civil rights to individuals with disabilities in the areas of employment, public accommodations, state and local government services and telecommunications. The Act (ADA) states that discrimination includes failure to design and construct facilities that are accessible to and usable by persons with disabilities. ADA also requires the removal of architectural and communication barriers that are structural in nature in existing facilities. For more information, contact the City of Bloomington Human Rights Division at 812-349-3429.
2. Fair Housing Act – Multi-family dwellings must also meet the design and construction requirements at 24 CFR 100.205 which implement the Fair Housing Act.
3. Section 504 – This Act prohibits discrimination in federally assisted programs on the basis of handicap. Specific requirements for the removal of physical barriers include:
 - a. For new construction of multi-family projects, at least 5% of the units in the project, but not less than one unit, must be accessible to individuals with mobility impairments, and an additional 2% of the units, but not less than one unit, must be accessible to individuals with sensory impairments.
 - b. For substantial rehabilitation of multi-family projects includes construction in a project with 15 or more units for which the rehabilitation costs will be 75% or more of the replacement cost. In such developments, at least 5% of the units in the project, but not less than one unit, must be accessible to individuals with mobility impairments, and an additional 2% of the units, but not less than one unit, must be accessible to individuals with sensory impairments.
 - c. For less extensive rehabilitation projects, alterations must, to the maximum extent feasible, make the unit accessible to and usable by individuals with handicaps until at least 5% of the units are accessible to people with mobility impairments. Alterations to common spaces must, to the maximum extent feasible, make the project accessible.
 - d. Accessible units must be, to the extent feasible, distributed throughout the project and sites and must be available in a sufficient range of sizes and amenities so as to not limit choice. Owners and managers of

projects with accessible units must adopt suitable means to assure that information regarding the availability of accessible units reaches eligible individuals and households with individuals with handicaps. They must also take reasonable non-discriminatory steps to maximize use of such units by eligible individuals.

- e. When an accessible unit becomes vacant, before offering the unit to a non-handicapped individual, the owner/manager should offer the unit: 1) to a current occupant of the project requiring the accessibility features; and 2) to an eligible qualified applicant on the waiting list (if applicable) requiring the accessibility features.

Specific requirements for providing program accessibility include:

- a. Individuals with handicaps must be able to find out about, apply for and participate in federally assisted programs or activities.
- b. Special communication systems may be needed for outreach and ongoing communication (i.e. telecommunication devices for the deaf such as TDD, materials on tape or in Braille, accessible locations for activities & meetings, etc.).
- c. Policies and procedures must be non-discriminatory (i.e. housing providers may not ask people with handicaps questions not asked of all applicants, screen individuals with handicaps differently or assess an individual's ability to live independently).

F. Employment and Contracting

The City of Bloomington requires that all program participants comply with the laws governing Equal Employment Opportunity including the Equal Employment Opportunity, Executive Order 11246 and Section 3 of the Housing and Urban Development Act of 1968. Please note that Section 3 requires, to the greatest extent feasible, opportunities for training and employment arising from HOME will be provided to low-income persons residing in the program service area. For questions regarding Section 3, please contact Matt Swinney at 812-349-3401.

Program participants must also comply with certain regulations on wage and labor standards. Please contact Matt Swinney at 812-349-3401 for questions regarding these standards.

G. Relocation

Due to the complexity of the Uniform Relocation Action, if you are considering a project that may require relocation of individuals or households, please contact Matt Swinney at 812-349-3401 to schedule an appointment.

H. Opportunities for Women Owned and Minority Owned Businesses

Program participants must make every feasible effort to contact minority owned and women owned business enterprises to respond to initiations to bid. In addition, all program participants must submit a Minority Business Report to the City of Bloomington to report the number of minority and women-owned businesses that worked on projects federally funded projects.

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Additional Program Guidelines (in process)

Grantee SF-424's and Certification(s)

OWD Number: 4640-0004
 Expiration Date: 12/31/2022


Application for Federal Assistance SF-424			
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	
* 3. Date Received: <div style="background-color: yellow; width: 100px; height: 15px;"></div>		* If Revision, select appropriate item(s): <input type="checkbox"/> Other (Specify): <div style="border: 1px solid black; height: 15px; width: 100%;"></div>	
3a. Federal Entity Identifier: <div style="border: 1px solid black; height: 15px; width: 100%;"></div>		4. Applicant Identifier: <div style="border: 1px solid black; height: 15px; width: 100%;"></div>	
5a. Federal Award Identifier: <div style="border: 1px solid black; height: 15px; width: 100%;"></div>		5b. Federal Award Identifier: <div style="border: 1px solid black; height: 15px; width: 100%;"></div>	
State Use Only:			
6. Date Received by State: <div style="border: 1px solid black; height: 15px; width: 100%;"></div>		7. State Application Identifier: <div style="border: 1px solid black; height: 15px; width: 100%;"></div>	
B. APPLICANT INFORMATION:			
* a. Legal Name: City of Bloomington, Bloomington, Indiana			
* b. Employer/Taxpayer Identification Number (EIN/TIN): <div style="border: 1px solid black; height: 15px; width: 100%;"></div>		* c. UEI: <div style="border: 1px solid black; height: 15px; width: 100%;"></div>	
* d. Address:			
* Street1: <div style="border: 1px solid black; height: 15px; width: 100%;"></div>	P.O. Box 100		
* Street2: <div style="border: 1px solid black; height: 15px; width: 100%;"></div>	400 North Norton, Suite 130		
* City: <div style="border: 1px solid black; height: 15px; width: 100%;"></div>	Bloomington		
* County/Parish: <div style="border: 1px solid black; height: 15px; width: 100%;"></div>	Monroe		
* State: <div style="border: 1px solid black; height: 15px; width: 100%;"></div>	IN: Indiana		
* Province: <div style="border: 1px solid black; height: 15px; width: 100%;"></div>			
* Country: <div style="border: 1px solid black; height: 15px; width: 100%;"></div>	USA: UNITED STATES		
* Zip / Postal Code: <div style="border: 1px solid black; height: 15px; width: 100%;"></div>	47902-0100		
e. Organizational Unit:			
Department Name: <div style="border: 1px solid black; height: 15px; width: 100%;"></div>		Division Name: <div style="border: 1px solid black; height: 15px; width: 100%;"></div>	
FUND			
f. Name and contact information of person to be contacted on matters involving this application:			
Prefix: <div style="border: 1px solid black; height: 15px; width: 100%;"></div>	Mr.	* First Name: <div style="border: 1px solid black; height: 15px; width: 100%;"></div>	John
Middle Name: <div style="border: 1px solid black; height: 15px; width: 100%;"></div>	C.		
* Last Name: <div style="border: 1px solid black; height: 15px; width: 100%;"></div>	Sody		
Suffix: <div style="border: 1px solid black; height: 15px; width: 100%;"></div>			
Title: <div style="border: 1px solid black; height: 15px; width: 100%;"></div>			
Executive Director			
Organizational Affiliation: <div style="border: 1px solid black; height: 15px; width: 100%;"></div>			
* Telephone Number: <div style="border: 1px solid black; height: 15px; width: 100%;"></div>		Fax Number: <div style="border: 1px solid black; height: 15px; width: 100%;"></div>	
812-349-3420			
* Email: <div style="border: 1px solid black; height: 15px; width: 100%;"></div>			
John.sody@bloomington.in.gov			

Application for Federal Assistance SF-424		
* 9. Type of Applicant 1: Select Applicant Type:		
C: City or Township Government		
Type of Applicant 2: Select Applicant Type:		
Type of Applicant 3: Select Applicant Type:		
* Other (specify):		
* 10. Name of Federal Agency:		
U.S. Department of Housing and Urban Development Department		
11. Catalog of Federal Domestic Assistance Number:		
14.239		
CFDA Title:		
HOME INVESTMENT PARTNERSHIP PROGRAM		
* 12. Funding Opportunity Number:		
N/A		
* Title:		
N/A		
13. Competition Identification Number:		
Title:		
14. Areas Affected by Project (Cities, Counties, States, etc.):		
	Add Attachment	Delete Attachment
View Attachment		
* 15. Descriptive Title of Applicant's Project:		
2022 Annual Action Plan		
Attach supporting documents as specified in agency instructions.		
Add Attachments	Delete Attachments	View Attachments

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: IN-9	* b. Program/Project: [Redacted]
Attach an additional list of Program/Project Congressional Districts if needed. <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
17. Proposed Project:	
* a. Start Date: 06/01/2022	* b. End Date: 05/31/2023
18. Estimated Funding (\$):	
* a. Federal	564,324.00
* b. Applicant	[Redacted]
* c. State	[Redacted]
* d. Local	[Redacted]
* e. Other	[Redacted]
* f. Program Income	[Redacted]
* g. TOTAL	564,324.00
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process? <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/> <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes", provide explanation and attach <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. "By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001) <input checked="" type="checkbox"/> ** I AGREE ** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix: Mr.	* First Name: John
Middle Name:	
* Last Name: Hamilton	
Suffix:	
* Title: Mayor of Bloomington, Bloomington, Indiana	
* Telephone Number: 812-345-3401	Fax Number:
* Email: mayor@Bloomington.IN.gov	
* Signature of Authorized Representative: [Handwritten Signature]	* Date Signed: 05/08/2022

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		* 2. Type of Application: <input type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision * If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: <input type="text"/>		4. Applicant Identifier: <input type="text"/>
5a. Federal Entity Identifier: <input type="text"/>		5b. Federal Award Identifier: <input type="text"/>
State Use Only:		
6. Date Received by State: <input type="text"/>		7. State Application Identifier: <input type="text"/>
8. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text"/> City of Bloomington, Bloomington, Indiana		
* b. Employer/ Taxpayer Identification Number (EIN/TIN): <input type="text"/> 35-600954		* c. UEI: <input type="text"/> NYED-54XCE5
d. Address:		
* Street1: <input type="text"/> P.O. Box 100 Street2: <input type="text"/> 401 North Morton Street, Suite 100 * City: <input type="text"/> Bloomington County/Parish: <input type="text"/> Monroe * State: <input type="text"/> IN: Indiana Province: <input type="text"/> * Country: <input type="text"/> USA: UNITED STATES * Zip / Postal Code: <input type="text"/> 47402-0100		
e. Organizational Unit:		
Department Name: <input type="text"/> Housing & Neighborhood Dev.		Division Name: <input type="text"/>
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text"/> Mr. * First Name: <input type="text"/> John Middle Name: <input type="text"/> C. * Last Name: <input type="text"/> Zody Suffix: <input type="text"/> Title: <input type="text"/> Executive Director Organizational Affiliation: <input type="text"/> * Telephone Number: <input type="text"/> 612-349-3420 Fax Number: <input type="text"/> * Email: <input type="text"/> John.Zody@bloomington.in.gov		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="C: City or Township Government"/>	
Type of Applicant 2: Select Applicant Type: <input type="text"/>	
Type of Applicant 3: Select Applicant Type: <input type="text"/>	
* Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="U.S. Department of Housing and Urban Development Department"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14.218"/>	
CFDA Title: <input type="text" value="Community Development Block Grant Program"/>	
* 12. Funding Opportunity Number: <input type="text" value="N/A"/>	
* Title: <input type="text" value="N/A"/>	
13. Competition Identification Number: <input type="text"/>	
Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <div> <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="2022 Annual Action Plan"/>	
Attach supporting documents as specified in agency instructions. <div> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant	IN-9
* b. Program/Project	
Attach an additional list of Program/Project Congressional Districts if needed	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
17. Proposed Project:	
* a. Start Date	06/01/2022
* b. End Date	05/31/2023
18. Estimated Funding (\$):	
* a. Federal	921,750.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	200,000.00
* f. Program Income	
* g. TOTAL	1,121,750.00
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process? <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/> <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review <input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes", provide explanation and attach <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
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Authorized Representative:	
Prefix:	* First Name: John
Middle Name:	
Last Name:	Hamilton
Suffix:	
* Title:	Mayor of Bloomington, Bloomington, IN
* Telephone Number:	317-349-3435
Fax Number:	
* Email:	mayor@bloomington.in.gov
* Signature of Authorized Representative:	
* Date Signed:	03/08/2022

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.


Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:


1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.


Signature of Authorized Official


Title

03/08/2022
Date

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2022 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

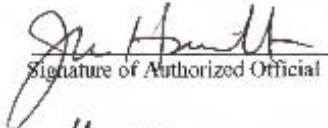
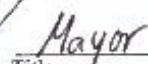
Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws -- It will comply with applicable laws.



Signature of Authorized Official

Title

03/08/2022
Date

OPTIONAL Community Development Block Grant Certification

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.


Signature of Authorized Official

Mayor
Title

03/08/2022
Date

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant based rental assistance, the tenant based rental assistance is an essential element of its consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.



Signature of Authorized Official

03/08/2022

Date

Mayor

Title

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

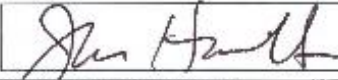
PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management programs developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (Identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
The City of Bloomington	03/05/2022

SF-424D (Rev. 7-87) Back

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

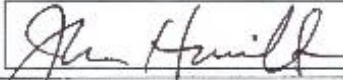
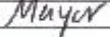
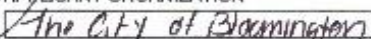
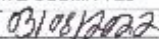
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As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
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12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11989; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	
APPLICANT ORGANIZATION	DATE SUBMITTED
	

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